

# **Christ at Work: Reflections on Market Economics and the Mission of God**

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**A thesis in partial fulfillment of the requirements for a  
Master of Arts in World Mission and Evangelism**

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**Asbury Theological Seminary  
Wilmore, Kentucky  
Spring, 2006**

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# **CHRIST AT WORK**

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## Preface

As a work intended to reflect the culminating point of my Master's studies, this thesis has proven the norm in intellectual pursuits in that, at best, it more closely resembles a snapshot in time than a terminus. It is a look into the ongoing process of my education and reflection on the life of the Church.

The emphasis on economic issues as theologically relevant, initially unexpected, comes from a discovery that economics, as both an objective science and a moral philosophy, for the Christian practitioner, blurs the modernist boundaries of the temporal and the spiritual.

In conducting the studies leading to this thesis several discoveries have been made. First, one suspects that holism,<sup>1</sup> recognizing the ecological nature of the temporal and spiritual, is a topic somewhat lost or unrecognized in modern evangelical Wesleyanism. This could well prove true in other traditions as well as the many church members have more or less disengaged from the intellectual pursuits of theology and how it informs Christian ethos.

It seems as if economics is largely disregarded in the discussions about what it means to be Christian when in fact it is absolutely central to human existence and holiness. The overwhelming ignorance of the logic of economics produces emotive and irrational responses to the temporal world. Too often the hard work of seeking real solutions is abandoned for vitriolic debate that reflects a wholehearted commitment to compassion and yet lacks understanding the need for reason to inform response. The market is pervasive and complex, touching virtually every person on the planet and it is resistant to simple fixes for troubling global and local economic problems.

To be clear, certainly no one denies the need for compassion for the poor and disenfranchised. Current debates tend to focus more on the question of appropriate methodologies to alleviate suffering. History reveals successes and failures that can help us find tangible answers to hard questions. Unfortunately, we have to face the fact that the cures sometimes seem worse than the illness but, like chemotherapy treatments for cancer, the hard road is often the best in the long run. This is a point of enormous tension in the life of the Church and needs much prayer.

The delicate balance must be struck between those acts that alleviate the immediate suffering of the poor and those acts required to create self-sustaining economic growth and strength in local contexts. The former require a continuous supply of donated funding. The latter necessitate planning, funding, implementation and patience, a rare and difficult commodity for those on the fringe of economic disaster.

It is at this point that the importance of informing the church of the status quo and the potential for hope becomes my compulsion. I do not have answers to many of the problems but I do have inklings and ideas of some models that prove to be small beginnings. A great deal of study is needed to consider specific methodologies, especially within the eccentricities and intricacies of particular contexts. Many practitioners have jumped in with both feet hoping to couple the alleviation of poverty and suffering with being living witnesses of the transforming power of Christ. These experiments now become the field data for the next generation to build upon.

I must also clarify what this thesis is not. It is not a critique of the failings of free market economics. There are many legitimate complaints about the evil manifested in the

unrighteous acts of many market practitioners. Conversely, my intent is to reflect on market mechanisms and concepts and how they might be applied redemptively to reflect the heart of God in compassionate and just ministry to the world. This does not excuse those who, whether Christian or not, continue to justify their illegitimate behavior.

As a friend put it, the free market is the “soup we find ourselves in.” Other economic systems (such as direct exchange or coerced redistribution) exist and can inform how we might desire to refine or temper market practices. However, these systems do not enjoy the prevalence of the free market and very often refer to past historic or culturally isolated behavior. Hence I have chosen to focus on how the free market, as the dominant global economic system, can be instrumental in the pursuit of the Church being salt and light to the world.

Economics is at something of a re-introduction stage for much of the Church. To the reader: The needs of the world for the grace of God are great. Please join the conversation.

## Christ at Work

### Introduction

For more than two years, I have been collecting information on the role of economics (most specifically, commerce and market responsibility) in the Kingdom of God and the manifestations of Christ's Spirit in the marketplace, and the theological underpinnings of both. This thesis is the next step in amalgamating what I have found. My intent is to touch on many of the various aspects of the interaction of market economics with the Kingdom of God. My hope is that by developing an overview, I can provide insight into the breadth of relevant economic issues, reflect on appropriate ethics, examine various models for application, expose possibilities for further study and development, and encourage practitioners seeking to fulfill God's mission (*missio Dei*).

I have included an extensive bibliography simply because the market-related issues surrounding the church are complex and that complexity is rapidly accelerating. There are a several books focused on "Kingdom Business," a label made prominent by the seminal *On Kingdom Business: Transforming Missions Through Entrepreneurial Strategies*, co-authored by Tetsunao Yamamori and Kenneth A. Eldred (2003). The most comprehensive and recent work affirming business-as-mission (BAM) is Ken Eldred's *God is at Work* (2005). The title was made public after I had chosen the title for this thesis but serves to reinforce the relevance of the correlation between the things of God and the marketplace.

Much of Eldred's material is identical in topic and in example – Grameen Bank, Pura Vida Coffee, microenterprise development, issues of economics, and so on - to the cases and issues I have identified independently. These issues, at least, should be central to the overall discussion of Kingdom and commerce and the examples used are the most prominent examples of best practices in most current literature.

On the other hand, while Eldred and I address many of the same issues, his focus is predominantly on "overseas" mission to developing countries. He does not exclude the domestic marketplace but merely de-emphasizes it in favor of the foreign. There are no glaring flaws in Eldred's work, however, I would suggest some alternative thinking on a couple of points along the way and add some emphasis on some possibilities that he does not overtly bring forth. I will attempt to make these apparent by reference to *God is at Work*.

The "Theological Issues" in this study include the pre-eminence of Christ as a starting point and the mission of God (*missio Dei*), both *in toto* and particularized to the current global economic, political, and religious situation. I also discuss biblical stewardship and how it speaks to the Christian in the marketplace. Finally, the first section closes with a more extensive survey of the theological implications of several specifics of scientific economics and economic moral and spiritual issues. I hope these last will prove especially helpful. Throughout, the reader should anticipate a sense of the discussion being nested in the Creation story. All of reality, temporal and spiritual, except as distorted by sin, functions on the order both designed into it and that order being restored to overcome sin. There are specific points within the functions of economics where that order - especially along the lines of sharing and the exercise of reason - should manifest itself.

There are several “Contextual Factors” that need to be addressed to illuminate the world of our theological application. These include the influences of postmodern philosophies, globalization as a mechanism of market and capital liberalization and intellectual diffusion, the role of technology in the transition into the information age, and the missiological implications of the civilizational shifts (as liminal moment) away from the geopolitical Cold War world.

I divide “Market Ethics” under the headings of “Economic Justice – Systemics” and “Personal Witness - Market Behavior.” Obviously, the latter influences the former but both warrant discussion on their own merits. From these, then, comes the extrapolation of the last three sections – “Educating the Church” on the economic imperative of holiness, “Economic Development and Business as Missions (BAM)” as crucial to evangelical outreach and “Marketplace Ministries” for effective discipleship.

Short of compiling an exhaustive work, I must be satisfied in this thesis to address most of the topics in a cursory manner. I hope to highlight major points within each topic and, again, direct the reader to seminal or important resources for further study. The exceptions that I have chosen to pursue in greater depth are (1) biblical stewardship as it is a pivotal connection between theology and praxis, and (2) the breadth of theological issues of economics and economic development as a critical missiological development for presenting a holistic Gospel to the world.

Some of these discussions will be illustrated with brief case studies. My intent is to demonstrate that the “dismal science” is more moral philosophy than cold statistics and indicators, and that the marketplace is a legitimate arena for fulfilling the Great Commission. I also hope to demonstrate the need for a great deal more research to help the Church more fully embrace the role of economics for ministry.

## **I. THEOLOGICAL ISSUES**

The issues included here are essential to the creation of a theological framework with which to examine the concepts and activities of the free market from an evangelical Christian perspective. These include the role of Christ, in the persons of Jesus and the Holy Spirit, the mission of God (*missio Dei*) as an intentional plan for Creation, Biblical stewardship as the human role in that mission and, finally, the theological implications of key economic functions and practices.

### **A. The Pre-eminence of Christ**

The most critical theological issue relevant to any discussion of Christian faith is the pre-eminence of Christ. John 1:1 states “In the beginning was the Word and the Word was with God and the Word was God.” In verse three it is made clear that this Word pre-existed temporal reality: “Through him all things were made; without him nothing was made that has been made.” This Word was (and is) the Creator and the Christ. Understood to be one with God the Father (John 10:30), the Christ is Jesus. This is the first place where we should recognize the significance of the order of Creation. Christ is unchanging through eternity, implying that Truth is consistent and, as humanity is able to grasp them, economic functions, or laws, should prove to be consistent, much like the laws of physics or biology.

Most Christians will immediately embrace the idea that Jesus is, while fully God, also the first born of the re-birth of humanity that died in Adam’s fall. The reconciling salvation of all humanity, in fact, of all creation, is made possible in the atoning sacrifice of the only perfect human ever to live (Colossians 1:20). In return for His obedience to God the Father, Jesus was granted authority over all Creation. He is the King of Kings and Lord of Lords (1 Timothy 6 and Revelation 17 and 20).

Through His condescension to take on human flesh, God Himself became one with humanity to carry out the only possible means to implement His plan of redemption for the renewing of humanity (John 5:17-18).

Now, it is by the very presence of the Christ within human persons by the power and indwelling of the Holy Spirit (James 4:5) that humanity becomes an agency for this resurrecting work (Ephesians 2:10). The discussions that follow are focused on the manifestations of Christ in the marketplace. As stated before, there are significant theological, educational and practical issues. But before and above all these we must begin with the premise that all of reality, whether physical, spiritual, emotional, psychic or ideological, emanates from the pre-eminent existence, power and character of Christ (Revelation 1:8, 11; 21:6; 22:13). This reality includes Kingdom initiatives, the creativity of expressing God’s love through commercial endeavors, the very logic of causality (order) making outcomes predictable, and even the breath of every living creature.

From this then we must understand the appropriate ordering of activity in areas such as business-as-mission, workplace discipleship and the funding of charitable works (Matthew 6:33). In recognition of the sovereignty of Christ in the life of the Christian, our first priority is obedience to God (1 Samuel 15:22). This means that we must understand God’s purposes (1 John 3:8) and His ways (Psalm 25:4). We must learn to recognize His working both by His divine hand (supernaturally and through the agency of the world) as well as through His people (the Church) and join ourselves to Christ



(Ephesians 5:31-32). As we are formed in spirit and character while pursuing this knowledge, we can learn to respond appropriately to God's grace and leading.

God is drawing us ever to Himself and it is by His will and power that our journey in Christ will be consummated (Phillipians 1:6). All beginnings and endings have their place in Christ (Revelation 1:8 and others). Such is the nature of the manifestations of Christ in the marketplace. So long as we earnestly choose to follow, He will speak to us through the Church, the Scriptures, reason, our circumstances and experiences and the compulsion of the soul. To listen intentionally perhaps is to pray without ceasing (1 Thessalonians 5:17) as we make Christ pre-eminent in our lives.

How the character of Christ, as demonstrable witness to the world, should manifest in our marketplace encounters and activities will emerge as we discuss in detail the mission of God, Christian stewardship, business ethics, economic justice and so on. God has a plan and we are His followers. By keeping Christ pre-eminent, by our submission, we will glorify God as we act justly, love mercy and walk humbly (Micah 6:8). If we so choose, by His presence with us, we can be Christ to the world.

## **B. The Mission of God**

Human works within the mission of God must be understood in terms of the relationship between God and humanity, and that substantiated Scripturally. The mission of God, the *missio Dei*, deeply involves human agency but must not be mistaken for commonly used terms like mission, missions or missional which refer to specific programs or efforts initiated by groups or individuals.

The mission of God is no less than the redemption of the whole of creation which was tainted by the entrance of sin at the Fall in the Garden of Eden (Acts 3, Romans 8). It is through the work of Jesus Christ at the Cross that God and man have been reconciled (II Corinthians 5), once for all. And while God compels the Church to action by the impetus of the Holy Spirit, we must not perceive that it is our mission. Rather, the Church must embrace its call to stewardship for the sake of carrying out God's initiatives or, at the very least, to conduct our activities according to His character. The issue of stewardship will be discussed in further detail below.

The reconciliation of Christ is the restoration of right relationship between God and humanity, between humans, and between humanity and Creation. It is the rejoining of humanity to the Spirit of God and it is the establishment of *shalom*, the righteous and just treatment of all by all, that none should remain on the margins of society, as a demonstration of God's glory, his character and His love. This is the fulfillment of the salvific expectation of the messianic King.<sup>2</sup>

The Church helps carry out this reconciling work, balancing the proclamation of God's Kingdom through Jesus Christ and the living witness of serving the Church and world as willing, joyful, and generous servants. The Church is representative of the continuing Incarnation of the Spirit of Christ bringing the hope of life to the world. The Lausanne Conference stated that we are "to be servants and witnesses."<sup>3</sup> It should also be recognized that the Church is not the only agency for carrying out God's mission but it is certainly one major way that God has declared He will work in the world (1 Timothy 3:15).

Unfortunately, a great debate has broken out within the Church as to the nature of this calling. Those in contention have wrongly divided evangelism, finding its meaning

rooted in the Greek *euaggelion*, the “good news.” On the one hand, they have focused on preaching the Gospel as a futuristic salvation message with little emphasis on the here and now.<sup>4</sup> The other extreme has leaned toward acts of liberal social justice more often carried out by the will and power of man than God and have little to say of the pivotal role of Jesus’ sacrifice on the Cross or the witness of His acts.<sup>5</sup>

However, the Great Commission in Matthew 28:19-20 implies a twofold response to receiving the good news of God’s Kingdom: baptism and obedience. The first is the entering into new life in identification with Christ. The second is to carry out acts in keeping with Jesus’ teaching, calling and leading, both spiritual and temporal, including those on being economically and socially just. But beyond simply being just, in the true form of a disciple replicating the teachings and acts of his master, Jesus calls the church to a sacrificial, altruistic life. Obedience then manifests as a coupling of the proclamation of God’s Kingdom and action dictated by and in response to the Sovereignty of God.

While the ancient Hebrews were waiting for a King who would establish His temporal Kingdom, too many modern Christians have accepted a King of the ethereal alone. We must perceive that neither is the case in isolation but rather He is both the King of this world and of all eternity beyond time and space. Following the tradition of the order of Melchizedek, Jesus is both King (leading His people) and Priest (interceding with God). This is the symbiosis Tetsunao Yamamori describes as represented by judicio-prophetic ministry of Moses and the priestly function of Aaron.<sup>6</sup> And herein lie the two relationships that must be anticipated and responded to correctly by followers of Jesus. Unfortunately these relationships have been wrongly bifurcated in modernity by Enlightened thinking which creates a false duality between spiritual and temporal reality.

While a great deal of consideration must be given to proclaiming the Gospel (“spiritual” proclamation), obedience (temporal acts) focuses on right response to God, that is, the Christian is about holistic discipleship (Matthew 28) rather than merely preaching a salvation message in hopes of conversion decisions. Discipleship is then understood as a long term process of sanctification, or spiritual formation within the community of the Church.

The focus on obedience will lead us to hear in Scripture the cry for justice (righteousness) in this world that echoes through the history of Israel, exhorted by Amos (especially chapters 2 and 5) and Isaiah (56:6-7 and 58), re-stated by Jesus (Matthew 5:20 and 6:33) and clarified by James (1:27). Jesus (in Matthew 5:16) echoes Isaiah (58:6-10) that by our works (actions) God will be glorified. James (2:18) goes so far to say our actions prove our relationship with (faith in) God and rejoins for us the inseparable spiritual and temporal.

Thus it is right to conclude that the singular mission God has given to the church is to proclaim the Gospel of His Kingdom, manifested and birthed in the world through Jesus, by word and deed, telling His story and living righteously as witness to God’s presence in and through us. Peter (1 Peter 4:10) claims we are stewards of God’s grace (*charis*), a word often translated kindness, goodness or mercy demonstrated to another.<sup>7</sup>

Perhaps this is best summed up in Jesus words from Matthew 22:37-40:

*And he said to him, "You shall love the Lord your God with all your heart, and with all your soul, and with all your mind. This is the great and first commandment. And a second is like it, You shall love your neighbor as yourself.*

*On these two commandments depend all the law and the prophets."*

Hence, our study of the mission of God leads us to our role of actively loving others as part of carrying the Gospel to all the nations.

However, as mentioned, the expression of the good news has often been wrongly divided. Phillip Potter, as General Secretary of the World Council of Churches, in 1973, pushed too hard toward a singular focus on social justice as the means of salvation, that humanity could be liberated to live in justice and shared community.<sup>8</sup> The Lausanne Congress on World Evangelization, the very next year, disagreed with this sentiment in stating: "[W]e affirm that evangelism and socio-political involvement are both part of our Christian duty."<sup>9</sup> As the World Council of Churches keynote speaker, Bishop Mortimer Arias, in 1975, concluded that his list of fourteen activities, some clearly evangelical and some clearly socially active, made up the whole of mission and each was "an integral part of true evangelism..."<sup>10</sup>

The mission of God calls us to social righteousness to demonstrate God's love both within us and through us, to His glory. The social activism of our calling is nicely summed up by the Micah Challenge's "Definition of Integral Mission:"

[I]n integral mission our proclamation has social consequences as we call people to love and repentance in all areas of life. And our social involvement has evangelistic consequences as we bear witness to the transforming grace of Jesus Christ....As in the life of Jesus, being, doing and saying are at the heart of our integral task.<sup>11</sup>

### **C. Biblical Stewardship**

The concept of Biblical stewardship is nested in the Creation story and the Redemption story as both proceed from the Trinitarian God – Father, Son and Holy Spirit.

"In the beginning, God created the heavens and the earth" *ex nihilo*. "All things were made through Him, and without Him nothing was made that was made." Genesis 1:1 and John 1:3 demonstrate the interconnectedness of God the Father and God the Son, the first and second persons of the Holy Trinity, specifically in the bringing into being of the realm of our physical temporality.

The implication then is that God, as Creator of this physical reality, especially as it emanated from nothing other than the will of God, is the owner of the universe and its contents and therefore holds the right of sovereignty over its governance. The Hebrew prophet Isaiah (9:7) recognizes that this Sovereign God will manifest in the Messianic King and "of the increase of his government and peace there will be no end. He will reign on David's throne and over his kingdom, establishing and upholding it with justice and righteousness from that time on and forever."

This Man who is King, Jesus, as the Incarnation of God within the temporal plane (or space-time as the context of God's creation), re-sets the order of human reality that was skewed when Adam and Eve failed in their original assignment. Before time, God had established order for the universe that was reflective of His Trinitarian nature – perfect sharing of all resources equally between the three persons of the Godhead.

Immediately following the story of Creation, God placed the man Adam in the Garden of Eden, assigning him as caretaker, “to tend and keep it” (Genesis 2:15). The Hebrew language implies in the first case (tend, *aw-bad*’) that Adam was to work within the garden, to serve God’s purposes there with labor. In the second (keep, *shaw-mar*’), he is assigned to watch over the garden, protecting and attending it. Adam was given charge of the Garden...but he did not own it.

In this way, Adam is the prototypical steward in Scripture, though he failed to carry out the task due to a choice toward self-determination. In that choice, he violated the economy of God, the perfect *shalom* of life in the inviolate presence of God. Christ, as the perfect Steward and in the authority of His Sovereignty, has again made that *shalom* available within His Kingdom.

Christians, as followers of Christ, must embrace Biblical stewardship as it is central to the nature of God’s mission, man’s calling and the redemption of the whole of creation.

## **1. The Nature of Biblical Stewardship**

To begin, we must consider the nature of stewardship itself. The Greek language of the New Testament is likely to give us a more precise understanding of the meaning of steward and stewardship than the Old Testament Hebrew. However, as we will come to understand, there are examples of good stewards throughout the Old Testament including the likes of Joseph in serving Potiphar and Pharaoh, David as the King of Israel serving God and Daniel in the administration of Nebuchadnezzar.

Most English translations of the New Testament use words and phrases like steward, manager, one entrusted or administrator. The Greek typically translated as steward is *oikonomos*, the compound of *oikos* (a dwelling, and by inference, a household) and *nomos* (to parcel out, or generally, to regulate).<sup>12</sup> Forms of *oikonomos*, from which English also derives the word economy, appear ten times in the New Testament with three distinct types of usage but obviously related in meaning. The first, such as in the parable of the unjust steward in Luke 16, is a manager of a household, a person hired to carry out specific functions and tasks.<sup>13</sup> We can reasonably derive from this the role of a business manager, as one hired, distinct from the business owner. The second usage, as in 1 Corinthians 4:1 and 1 Peter 4:10, refers to one vested with authority, put in charge and responsible as a manager or administrator.<sup>14</sup> Finally, there is use in reference to a city manager or treasurer, as in Romans 16:23.<sup>15</sup>

An examination of the New Testament passages containing *oikonomos* in its various forms reveals a great deal about how this term is to be understood in the life of the church in relation to God. However, first perhaps it would be more appropriate to examine the relationship between God and His “stewards.”

A steward is one vested with the authority and responsible for the care of material wealth, in material increase as we read in the story of the Parable of the Talents in Matthew 25 and in the governance over the distribution of goods as reflected in the nature of Erastus’ role in Romans 16:23 as a civic leader. One must recognize that discretionary authority is granted to the steward by those who hold ultimate control over the means of production or the goods produced.

In the case of the household manager, the head of the house is that ultimate authority. In the case of the city manager, that authority would be granted by the ruling

class, king, or, in a democracy, by the electorate. In the case of God's people as called to stewardship, God is the head of the house. Ownership and the exercise of discretionary control over held property is recognized in the Bible as God's ownership is acknowledged and His decision in use and disposal submitted to.

In Genesis 14:18-24, Melchizedek, priest of *El Elyon*, also recognizes Abram as a follower of the God Most High (v. 19) and that God is the "Possessor of heaven and earth." Abram echoes that ownership (v. 22) by restating Melchizedek's words: "...God Most High, the Possessor of heaven and earth."

The Psalmist clarifies that this ownership is not only of the earth but of its contents. This is first in 24:1 - "The earth is the Lord's and all its fullness, the world and those who dwell therein." - and again in 50:10-12 - "For every beast of the forest is Mine, and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are Mine. If I were hungry, I would not tell you; for the world is Mine and all its fullness."

As owner of all things, God has the right and authority to grant its use and management to His people...or to anyone else He so desires. His resources are placed at the disposal of all humankind, if they so choose, through the reconciliatory act of Jesus Christ in His obedience to death on the Cross and by the power of His resurrection. Each human has the option of following Christ and making available to herself or himself the whole power of the Spirit of God. But how does this work out "on the ground?"

Those who follow Christ are called to stewardship, to the care and responsibility for all that God grants them use: wealth, time, intellect, physicality, will, influence, natural resources, means of production, relationships and so on. All these things, the very constructs of life lived, belong to God but are granted to mankind to govern.

## **2. The Character of Biblical Stewards**

There is much to learn from the few passages of the New Testament that speak to the issue of stewardship.

In Luke 12, Jesus is discussing the good and evil servants (*doulos*, v. 37) and calls them stewards (*oikonomos*, v. 42), for good or ill. Jesus' statements make clear that good stewards are faithful to their master's wishes and diligent in attentiveness to their duties (vv. 37, 42-43).

In Luke 16:1-13, Jesus introduces the corrupt steward who tampers with his masters accounts to gain advantage for himself in his day of reckoning as he is to be released of his charge in his master's household. Facing unemployment and believing himself generally unemployable, he endears his master's debtors to himself by discounting their accounts due. It is difficult, if not impossible, to imagine that Jesus is recommending any of His followers consider this steward as just and an example to be followed. But Jesus does go on to encourage His followers to be as shrewd in understanding and working within worldly systems. His admonition to befriend the mammon of unrighteousness has confounded many. What should we take away from this story?

Most commentators agree that Jesus' admonition is that we handle money judiciously, that we not allow it to be our master but that we master wealth by being diligent, frugal and generous. John Wesley, in his Sermon "The Use of Money"

commends us to “earn all you can, save all you can, and give all you can.”<sup>16</sup> Money is not evil of itself as some may contend but rather its misuse is counter to God’s desire for His people.

1 Corinthians 4:2 reiterates that Christian stewards, entrusted with the work of God, must be faithful. And in Titus 1:7, leaders (*episkopon*) in the church, as stewards of God, must be blameless, that is, above reproach.

In many cases, *oikonomos* and *doulos* are used interchangeably in the New Testament and should be anticipated as normative for the Christian’s relationship to God. The Greek *doulos* is translated slave, servant or bond-servant, that is, one purchased with a price and completely under the control of another.<sup>17</sup> It appears thirty five times in the New Testament and repeatedly so in the relationship descriptions between God and His followers by a variety of authors including Paul, Peter, James, Jude and John in their self-introductions. This is a parallel descriptor of the nature of the relationship of those God has called as stewards and speaks to the level of ownership, indebtedness and commitment these followers have to their Master and His wishes.

### **3. The Charge of Christian Stewardship**

Perhaps then, in light of the understanding of the nature of stewardship and the character of stewards, the most interesting passages in the New Testament concerning stewardship are found in Galatians 4:2 (heirs under authority as sons), 1 Corinthians 4:1 (stewards of the mysteries of God) and 1 Peter 4:10 (stewards of God’s grace).

The first, Galatians 4:2, indicates how we should view all that belongs to God and our relationship to it. As children are under the authority of governors and stewards, so we are under spiritual authority through the local church and in submission to Christ. As heirs, the full inheritance is ours...but not in full just yet. As we grow in Christian maturity, the character of Christ grows within us and we attain to His glory in small increments (as we are transformed from glory to glory - 2 Corinthians 3:18).

But more compelling still is that those called of God in turn should be considered as *oikonomos* of the mysteries of God (1 Corinthians 4:1) and found faithful in that role (v. 2). First, Paul is asking that, rather than being considered leaders, he, Cephas and Apollos should be considered servants under the authority and direction of Christ, responsible for those mysteries. The essential mysteries now revealed to God’s followers are that Jesus is the Christ (Colossians 2:2), that the Gospel is for all humankind, both Jew and Gentile (Ephesians 1:9-10; 3:3-6), and that Christ will take the church to Himself as a bridegroom takes his bride (Ephesians 5:32).

But even more than this, church leaders, and all Christians, are to be stewards of God’s grace. God has left His Church in charge of, and answerable for, carrying out the very acts of kindness and love that will draw persons to repentance (Romans 2:4).

### **4. Implications of Biblical Stewardship**

From all this then we must surmise that essentially God has put human beings in charge of carrying out His redemptive works in the project of renewing creation by the spread of the Gospel. The care of and responsibility for all things are placed in our hands to nurture by the power of the presence of the Holy Spirit. But, still, we own none of it.

God is sovereign over our relationships, the means of production, wealth, our physical self (which too has been bought with a price - 1 Corinthians 6:20), our will, our strength, our influence, our intellect and on and on as ever long the list could grow. His ownership is pervasive over all areas of life.

The Church must take the salvific message of Christ, in word and deed, to the nations as God's stewards in His endeavor to restore the Edenic *shalom* to His creation.<sup>18</sup>

Within this we also find the impetus for Kingdom economics in that we are not owners. Just as Israel did not have outright ownership of its primary means of production – the land – we are managers for the greater good over and above our own needs (Phillipians 2:4).

God's people, including those who control the means of production and wealth creation, will be held responsible for how those endeavors and efforts are carried out and the righteousness of the distribution of the profits. Are we using our resources wisely, including the very creativity and wisdom of God, to alleviate suffering and poverty in practical ways while, at the same time, telling the story of God's Christ who can transform nations from the inside out?

## **5. Stewardship as Means of Grace**

In John Wesley's *Sermon 16: The Means of Grace*, he states his understanding of "means of grace" to be "outward signs, words or actions, ordained of God, and appointed for this end, to be the ordinary channels whereby he might convey to men, preventing, justifying, or sanctifying grace." Additionally, Wesley reiterates the common view that a sacrament is "an outward sign of inward grace, and a means whereby we receive the same."<sup>19</sup>

Setting aside the Roman Catholic-endued efficaciousness of sacraments, as Wesley was apparently willing to do, opens up a broadened view of what is sacramental and thereby "an outward sign of an inward grace" already completed within us. There is a need to distinguish between the typically recognized liturgical Sacraments (recognized by the use of the capital "S") from that which is generally sacramental. One definition of sacrament is "[s]omething considered to have sacred significance; a spiritual symbol or bond."<sup>20</sup> That which is sacred has been dedicated or set apart for worship.

The most obvious Sacraments as means of grace are Baptism, the Eucharist and marriage as their symbolism demonstrates the acts of Christ for the life of the church and the world. It does not take much imagination to recognize the sacramental (sacred) nature of the Bible and that as a means of grace as the "outward" documentation of the "inward" relationship between God and His people. The Bible clearly offers insight into the character, works and favor of God for humanity through the stories of Israel, Jesus and the early church. The revelation of God within the stories of the Bible, the establishment of the Kingdom of God, the sacrifice on the Cross, Christ's resurrection, and the open invitation to enter into His Kingdom are made known through the Bible as a prevenient act of grace to the world and Church.

Less understood and only recognized informally as forms of grace are the ministering relationships between Christians and the outreach of the Church to the local and global community. That is to say, the community and function of the Church are effective means of grace. Cynthia Moe-Lobeda, in *Healing a Broken World*, argues that

moral agency is not the result of “the grateful response of the justified.” Rather, she argues that God is the impetus for the just actions of the Church by the power and presence of the indwelling Spirit of Christ in persons.<sup>21</sup> Perhaps Moe-Lobeda’s case is overstated as Arminianism reminds us to leave some room for human response. However, as we are created in the image of God and, through the Cross, we are reconciled to the original form of our humanity, there is much to be said for her argument.

But by whatever formula we might attempt to calculate the origins of compulsion, through human action, by both the proclamation and the works of social justice by Christians, knowledge of Christ and His grace is made available to the world through the Church and its inspired ministries.

The Bible illuminates the discussion as Isaiah (58:6-8) reveals that our actions are our witness by deed, that our *light* will shine forth through these acts of social justice (*fasting* for the oppressed, bound, naked and hungry). Jesus reiterates the notion of our light shining (Matthew 5:14-16) forth from our good works, glorifying God the Father.

These passages are made the more clear by James’ (1:22ff and 2:14-26) argument that Christian being and doing (Christ’s commands), in activities such as caring for widows and orphans, are inseparable, as faith without works is dead. Also, in Ephesians (2:10) we learn that we are “created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.” Let us add Paul’s claim from Ephesians (3:2) of having been given the stewardship of God’s grace. Though this may be focused more overtly on preaching from the Scriptures (witness by Word), it can easily be extrapolated to include our witness by deed by acts of kindness. Again, Micah’s admonition (in 6:8) is apropos for review: “...*what does the LORD require of you? To act justly and to love mercy and to walk humbly with your God.*” (emphasis mine)

Finally, the promise made to Abraham that his seed (the Christ) would be a blessing to all nations (Genesis 22:18) and the God-given ability to acquire wealth (Deuteronomy 8:18) to affirm God’s covenant, speak of social relationships and economic concerns in the here and now. The righteousness of the people of God, the *laos*, will serve as the light of God to the world. Through the Church, God is actively loving and serving the Church and world as we cooperate with Him. These issues inextricably mate the spiritual and temporal with the intention of pursuing God’s mission and His glory. The world encounters the salvific love and sanctifying power of God’s grace in the holistic wedding of righteous activity (deed) and the proclamation (Word) of His people.

#### **D. On Economics**

In the section above, we examined the meaning of *oikonomos* to help discern the call to Christians as the managers of God’s household and manifold grace. From that same word, English derives the word economy, especially pertaining to the *nomos*, the management or ruling aspect.

There are a few general issues that should be addressed concerning economics as well as several specific aspects of economic theory and practice. First, economics and theology have not always mixed well. There are those with varying views of soteriology (salvation) and eschatology (last days) that consider any connection to the “things of this world” as the bane of the Gospel. If, however, we are to fulfill our calling to righteousness we must embrace the realm of economics as it serves to connect virtually



all people in all places.

Through this re-joining of the practical applications and moral implications of economics, the Church may approach ministering to itself and the world in holistic ways. It is this holism that the Lausanne Committee is now largely focusing upon as the appropriate means to spread the Gospel through the proclamation of Jesus Christ and the empowering work of economic development.<sup>22</sup> It is intended to address both the spiritual and physical life of the hearers, to be righteous in helping the poor, the widow and the orphan.

A clearer understanding of what is meant by economics should help. It is a dichotomized concept with roots in moral philosophy yet today more often taught as science. As a social science it is the objective study of subjective human choices as cause and effect phenomena. As moral philosophy, it is the consideration of the beneficial or detrimental results of those decisions in light of moral values. While actions may be analyzed and outcomes somewhat predictable by scientific analysis, the impact on the value of human life makes every decision a moral one. Economics then is both social, reflecting its temporal relevance, and moral, reflecting its spiritual relevance.

As mentioned, the Lausanne Committee has begun to address the lack of economic concern within many strains of modern evangelicalism. The need for education for both the pulpit and pew will be addressed below.

To facilitate the discussion, a distinction should be made as to how the separation of economics from the realm of moral philosophy and its placement within the social sciences occurs. In particular, science needs highly predictable models for the sake of consistency in framing results and predictions. Based on Adam Smith's assertion that humans will always act in their own self-interest, economists use the *homo economicus* model as their standard.<sup>23</sup> This particular agent, applied universally, always acts in his own best interest. This removes any notion of moral decision making and the subjectivity therein from possibly obscuring mathematical formulae. One additional note *on homo economicus* is that self-interest should not be confused with selfishness. As will be demonstrated, self-interest can often involve a great deal that is beneficial to others as well as the decision-maker.<sup>24</sup>

The fundamental relationship of theology and economic theory mentioned above must be anticipated as widely divergent across the many streams of Christianity, including Anabaptist, Reformed, Evangelical, Roman and Greek. Most issues will only be treated superficially here so such distinctions will be downplayed. However, the reality of a myriad of conflicting nuances in attempting to think ecumenically in economics must be kept in mind.

Finally, to give full consideration of the issues at hand in the competing theories of economic theology, I hope the reader will bear in mind the full spectrum of applying John Wesley's critical lens of engaging Scripture, reason, experience and (Church) tradition.<sup>25</sup> There has been a great deal of emotive response that has entered into the discussions of economic theory in the Church. While Wesley put specific limits to the application of reason in the problem-solving contexts of addressing economic and social justice, I think he would be found to move away from emotive response toward systematic and critical thinking. For instance, consider his effort in establishing the work colony to employ the unemployed to minimize the need for their continued charitable support until their conditions could be improved.<sup>26</sup> To solve the problem at-hand, Wesley

created a highly effective economic solution that, though emerging from a love for God and man, was a reasoned rather than essentially emotive response to the plight of the poor.

The following topics include substantial opportunity for further studies. There are more that will emerge as this study deepens and, again, the subtleties of various traditions of theology may take enormously different views.

## **1. Scientific Economics (as objective study)**

The study of economics as a social science rests on Aristotelian cause and effect relationships. Using the *homo economicus* model, theorists hope to predict the outcomes of specific human choices. Several key concepts, including work, private property, exchange, value, scarcity and so on must be taken into consideration to evaluate their theological implications for Christian ethic.

As this is a study of free market economics, as the predominant system of the modern world, I have taken the liberty to carry the market analogy into history for the purposes of illumination. All of the foundational elements of market economics existed even in ancient times – work, scarcity, cooperation, specialization, value mediums of exchange (currency) and so on. It does not create a perfect overlay but helps create a bi-directional lens that lets us see how Scripture might speak to current practices, to inform our living out of Scripture into life.

### **a. Work**

A great deal has been written on the theology of work. God spent six days creating the cosmos then rested on the seventh. Placing Adam in the Garden of Eden, the first thing God gave him was a job. Apparently his work quality was good and God decided to hire him permanently to tend His Garden (Genesis 2:15).

There probably are few, if any, relevant theological arguments against the goodness of work. Arguments do surface in the consideration of whether it is a blessing or a curse (and whether it be Monday or Friday could heavily influence one's opinion). I believe much of the following will illuminate its goodness as a vital part of carrying out God's mission in transforming the world.

The New Testament especially points to *good* works, a phrase appearing twelve times and used by Matthew, Luke, John, Paul and Peter, the first two quoting Jesus Himself.

*All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work”  
(2 Timothy 3:16-17).*

As much as man may desire leisure, it is work we have been given. This sets the stage for enterprise, employment and all the manifest relationships that will occur in our occupation.

## **b. Private Property**

Property has been handled in widely different ways in various cultures through time. In effect, what needs to be understood as property rights is actually the right of use or disposal of material goods (both the means of production and the product itself). Whether this is accommodated by contractual or social constructs, or that this right is held by the individual or community, property has been held and controlled either legally (contractual ownership) or effectively (social - relational) in all cultures.

In light of the Biblical view of stewardship, with God as the ultimate owner of all things, perhaps this right would be better understood as the responsibility of use or disposal. Scripture clearly supports the notion of persons endowed with that responsibility. In turn, the modern analogy for most of the developed world is private property ownership. Christian owners, especially in the West, must embrace their call as stewards and view their property rights differently.

Job, considered by many as the oldest book of the Bible, says that in the end God blessed Job with twice what he possessed in the beginning. Perhaps in light of the argument for the call to stewardship, it is better to say God gave Job responsibility for twice as much as before. But, property as owned by persons, is also represented in Scripture. Abraham bought land to bury Sarah (Genesis 23), while most or all of the land he used for grazing and for establishing his household was not owned by him. In Proverbs 31:16, we find the virtuous wife purchasing a field for the financial benefit of her family. In the New Testament story of the sudden death of Ananias and Sapphira, Peter does not fault them for owning property, but only for the diabolical deception the husband and wife had conspired to before presenting the proceeds of its sale (Acts 5:4). All this is not to argue for an absolute private property doctrine but rather to put forth the idea that material goods have generally been made available for exchange. Just so, land, as a primary means of production (especially in agrarian societies) has been used by individuals and groups in a variety of ways for economic advancement (that is, in the struggle to overcome scarcity).

The Jubilee practice did not place property into the hands of Israel collectively but might be thought of more clearly as *leasable* land distributed to the individual Israeli tribes. How it was divided for use within each tribe is another matter. Control was retained of the fields and housing in the villages adjacent to the fields while homes in the cities did not revert to the original owner in the Year of Jubilee (Leviticus 25:23). The holders of the land then could freely choose to work it themselves, whether planting or grazing. They could hire workers to work the land for them, such as in the parable of the workers. Or they could rent the land for a share of the crops. And there were likely some who would collect a particular amount for each year someone else wanted to work the land while the former went to the cities and practiced a trade. In any case, though not to be sold permanently, it was their land to use as each tribe saw fit. It is also worth noting that it was held collectively to protect the vulnerable, the widows and orphans, of each tribe, such that by rules of inheritance generation after

generation (tenured land) would have that primary means of production restored to them as an economic equalizer within their society.

Thomas Woods, Assistant Professor in the Department of History at Suffolk County Community College, State University of New York, in his book *The Church and The Market: A Catholic Defense of the Free Economy*, cites St. Thomas Aquinas, the thirteenth century theologian:

“It is lawful for a man to hold private property; and it is also necessary for the carrying on of human existence.”<sup>27</sup> Aquinas gives three reasons for such ownership. First, humans will take better care of that which they possess individually than that held in common. Second, possession promotes order over confusion as responsibility for use is clearly identified. Third, private possession is more peaceful avoiding the contentiousness of the division of shared goods. It should also be noted that Aquinas considered that all goods should be used for the common good (over against self-indulgence).<sup>28</sup> All this is not to say that Aquinas would necessarily endorse that no property ever be held in common but was in support of his opinion that, by the Incarnation, the Old Law was rendered non-binding though it remains as a legitimate source of consideration for law.<sup>29</sup> Hence, the Jubilee ethic of land restoration was apparently not strictly to be carried forward from the Old Testament to the New but rather the Jubilee had arrived in Christ (Luke 4:19). The immediate response of the Church after the resurrection and the outpouring of the Holy Spirit was to “hold everything in common” so that there was no needy among them (Acts 2:44-46; 4:32-35).

There appear to be two keys to a working definition of private property for informing our discussion of exchange-based market economics. First, property is not absolutely owned. It should be seen as the responsibility of stewardship whether by the individual or the community. Second, reflecting the Old Testament laws on leaving the gleanings for the poor and Aquinas’ sentiment, the dispossession of property, whether by use or trade, must serve the common good, over against its wasteful destruction or the self indulgence of its possessor.

Whether in exchange, redistributive, or market economies, we must recognize that persons, either individually or collectively, possess the authority to dispossess some property (again, not necessarily tenured land, though even that concept embraces a human economic decision – often subconscious – to continue in the religious or cultural traditions that establish that tenure). As cultural diffusion increasingly occurs in a globalizing world, the dispossession of the means of production or products themselves sets the stage for increased human economic interaction and brings us to the prevalence of the current market economy.

### **c. The Division of Labor, Exchange and New Wealth**

As early as Genesis 4 we find an example of the division of labor. Adam had been a gardener in the Garden and was sent out to till the ground after the Fall (3:23). However, we soon find that Abel was a keeper of sheep, surely advancing quickly in his knowledge of animal husbandry and diligence in protecting his flock, while his brother, Cain, was a tiller of the ground like his father (4:2).

We can only imagine that Cain enjoyed the pace of planting, weeding and

harvesting in their appropriate seasons. Then he could provide wheat for the family's meals while Abel brought meat and provided skins and perhaps even wool.

It does not take long to imagine the cooperation between producers, one bringing meat and leather to trade with another for wheat and produce. Soon the market culture becomes substantially more sophisticated and carpenters are providing furnishings, spice traders are dealing in importation and by Jesus' day specialization includes a host of careers as the New Testament speaks of tax collectors, fishermen, carpenters, scribes and the list goes on and on.

From this specialization and exchange of goods and services, productivity begins to rise as efficiencies increase. As the technology of processes and tooling increase, the sandal maker is able to increase the number of pairs he produces. The size of his family and the number of apprentices within the household add to his economic strength. His ability to oversee the workers to tend the vineyards he now plants allows him to diversify his holdings and his economic stability is enhanced as his sources of income are not all dependent on the same set of price indicators and crop forecasts.

But of most significance is the generally unspoken agreement in the community to share in trade. That is, they agree to make available their wares and let each decide what to buy and when. This communal agreement aligns with the Roman Catholic idea of solidarity. This is found in a number of Catholic social and economic justice writings including Woods and the National Conference of Catholic Bishops' 1986 pastoral letter *Economic Justice for All*. Solidarity is described in the latter as being founded in Jesus' command to love God and love one another, and serves as the impetus for the cooperative community.<sup>30</sup>

A wizened old professor once told me to begin every sermon in the Trinity and work outward from the godhead. The concept of solidarity, as intentional and mutually beneficial cooperation in community, resonates clearly with the interactions of the three persons of the godhead. It also encapsulates the free will participation in markets by those buying and selling their products and services to obtain greater access to a wide variety of goods and services for their own sustenance and pleasure.

Scripture recognizes the reality of the market in such places as Proverbs as three times we are told that God despises dishonest scales (11:1, 16:11 and 20:23). Apparently the will and character of God is reflected in the market place when business is conducted fairly and with transparency (accountable honesty).

Finally, in Deuteronomy 8:18, God reminds Israel that it is He who empowers them to get wealth as a means of demonstrating His covenant with His people. This is foundational to re-establishing the *shalom* of God which will be discussed later.

#### **d. Barter, Currency and Capitalism**

Capitalism comes under a great deal of fire in the Church, academia and many political discussions on the world stage. Unfortunately, it is dehumanized by its detractors as faceless corporations mindlessly rolling over the poor as an evil system that must be curtailed or eliminated completely. An understanding of the fundamental structures of the free market and capital economics is desperately needed in these circles.

The simplest form of exchange (the formal terminology for one party trading goods or services with another party for other goods or services of perceived equal value)

is barter. If we meet to trade goods (a situation analogous to the market as the “place” of economic exchange activity) and I bring bushels of yams and you bring sandals, we can determine how many yams you will want for the two pairs of sandals for my wife and me. We might haggle a bit, both vying for the most favorable deal, then finally settle on our trade. The key here is that we both gained something we wanted more than something we already possessed.

In this exchange, we both benefited. We ended our transaction with both of us in a better state than we began. Because we have chosen to cooperate (solidarity) in the market, our particular fields of endeavor (specialization) have yielded more bargaining potential (from increased productivity) for each of us, resulting in more buying power (increasing wealth).

However, this process becomes problematic if the sandal maker and the candle maker operate their stalls in different locations, especially if I know the candle maker already trades for his yams with someone else. He does not want my yams so I must find something he does want, make a trade for that commodity then trek again to his stall to trade to satisfy my desire of procuring candles. This becomes an increasingly inefficient use of my time as the products available to me, and my desire for them, become more numerous and spread over larger geographies. Hence, a medium of exchange, currency, is created.

Granted all this dramatically oversimplifies the evolution and diversity of how trade has developed and is carried out. The absolute application of *homo economicus*, as implied by the simplicity of the model given, cannot be endorsed as a reflection of reality. While it may not prove useful as a tool for the anthropological or sociological evaluation of market interactions, it is useful for evaluating the cause and effect relationships of exchange. And that evaluation can help us predict how best to optimize production and distribution for the most effective positive impact on the common good and the alleviation of poverty.

Returning to currency, the value of the medium is in its perceived worth as a desirable commodity. Transportability often enhances that perception due to the interaction across national and cultural boundaries. Local, closed economic systems may have no need of a formal currency but the complexities of *trans*-trade (across geographic and political boundaries) made jewels and precious metals popular for exchange as they held inherent value in and of themselves. Ultimately, the awkwardness and limited availability of these commodities made way for the use of minted currency such as the *denarius* Jesus asked to be examined in addressing the legitimacy of taxation (Matthew 17 and Mark 12). Today, we typically use coins only for very small purchases or to transact the value increments between the currency values of paper money.

Capitalism takes the use of currency (paper) and solidarity (cooperation) another step and allows for the collective use of money to stimulate increases in productivity and thereby the wealth of the holders of stocks and bonds. Stocks are most typically used in collective private or publicly traded enterprises such as Coca Cola or General Motors for the return of capital gains (increases in stock value based on projections of future earnings, the returns on the investment of the purchase price) or the periodic earnings dividends themselves. Bonds work similarly but for public goods such as transportation or education as a means of raising the overall value of infrastructure or intellectual capital of a large group at a local, state or national level. Good transportation means more

efficient trade, which in turn creates more wealth for the common good. High quality education supplies critical minds and methodologies for improving processes and mechanization for increased productivity to the same end.

The aim of all these exchanges then is to fulfill the perceived wants and needs of the consumers, whether the fundamental needs of food, clothing and shelter, or the indulgences of professional entertainment and prestige of mansions and yachts. While these exchanges are entered into freely by all parties in a free market system, that system is not without the taint of greed, sloth and ego found in the character of some practitioners.

Especially at issue is responsible consumption over against the rampant consumerism prevalent in Western-style cultures. Irresponsible over-consumption, in the context of growth economies, may not directly keep the poor from rising above their poverty, and may, given enough time, even help them along. However, as the case of fair trade coffee demonstrates, voluntary responsible consumption will enhance and expedite that process.

### **e. Socialism, Free Markets and Subsidiarity**

Socialism, or collectivism, is effectively dead as a viable economic system or means of governance. Authors, both theological and economic, from most traditions concur that central planning and the abolishment of private property have proven themselves generally unworkable on any large scale.

Without effective private property (the definition being that property functioning under the right of use and dispossession by the individual or community), subjectively valued by its owner, an economy has no means to determine the value of goods or services. Some relatively closed systems, such as those with property rights ensuring the availability of land use for all, may not formally recognize this subjective evaluation but it occurs even there as goods and services are effectively exchanged within the very cooperation and specialization of the members of the community. It would make an interesting study to see how such systems address the issue of sloth and whether the community will consistently provide for the needs of those who will not cooperate in production, and as depends on their ability to contribute. The valuation of goods would then be based, at least in part, on effort and cooperation. I would speculate that such valuation does exist even if ignored or previously unnoted by anthropologists and sociologists, especially those hoping to endorse “marketless” systems.

In kind, a monetary standard (usually of currency or against a gold or silver standard) must be freely determined in open trade. The difficulties of estimating value by a central board is extremely complex and leads to production estimates creating an arbitrary supply as the free market no longer determines the demand. I will add more on this further on.

With these difficulties, we must also introduce the removal of a profit motive in a socialistic, or statist, economy. The most apparent and grandest recent-history experiment in socialism was the rise and fall of Russia after the Bolshevik Revolution. Karl Marx clearly believed that social progress was most dramatically hindered by struggles between the classes<sup>31</sup> and that a collective ownership by all (the abolition of private property),<sup>32</sup> dictated by central planning by the state and brought about by violent

revolution, was the only means to alleviate the suffering of the common people.<sup>33</sup> Unfortunately, after tens of millions of deaths at the hands of the Communists and the ultimate collapse of his ideal economic system, Marx's theories proved wrong largely due to having dismissed the point of human depravity, though they may yet prove useful in the critique of that very point as active in capitalist colonialism and imperialism. In the collectivist state, humanity proved itself, as it too often does as well in free market environments, selfish, manipulative and cruel as individuals sought to achieve their own ends without regard for others.

Without the oligarchic manipulation of centrally controlled economics, free markets allow individuals and communities the freedom to work for themselves and those closest to them as they see fit to create an environment of relative well-being dictated by their ambition, education, cooperation and the availability of other resources. Freedom must stand as the dividing line. Free markets, like socialism, are amoral in and of themselves. How practitioners choose to work within them reflects their selfishness or altruism. But socialism, by the centralized control of the means of production, the product and the arbitrary valuation of prices, denies the basic human freedom and dignity established in humanity being created in the image of God and exercised in free market exchanges.

I would also reiterate that this essay is not focused on critiquing the abuses of the mechanisms of free market capitalism but rather its relative merits over against socialism and the redemptive potential of free market and capital economics. On the main, it is better to leave the positive and negative practices and outcomes of economics to all players rather than in the hands of a small band of bureaucrats.

All that is not to say, by any means, that free markets and capitalism are not without their own corruptions. While many well-known economists, such as F.A. Hayek in *The Road to Serfdom*, argue for the free reign of the market, they recognize there must be institutional systems of checks and balances to ensure against rampant corruption.<sup>34</sup> I would still argue, however, based on historic data of recent massive socialistic failures, the free market holds the greater potential for accountability in governance, and the best hope for equitable distribution and the alleviation of poverty through growth economics in the modern era.

Christian authors, such as Ron Sider in *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity* and Kathryn Tanner in "Economy of Grace," call for a more just system of interventionism which pushes toward, if not into, socialistic thinking. Unfortunately, in the discussions among Christian economists, Sider and Tanner are often pushed aside, their credibility questioned, due to the fact that they are not economists but theologians.<sup>35</sup>

Here then is one of the central issues in constructively pushing these discussions forward. Theologians must be able to articulate a grasp of economic science while missional practitioners (including Christian economists) must reflect theologically on what is acceptable, Christian behavior in economic and political realms. I tend to sympathize with the practitioners, like Bussau and Grigg. They often demonstrate a solid theological grasp of living out their Christian faith, holding up their theological understanding to lenses like Wesley's quadrilateral – Scripture, reason, experience and tradition – while engaging the world as it is. I also would agree with many that, among the prevalent modern economic systems, free market development efforts hold enormous



potential to serve God in the alleviation of poverty and suffering. It is in the righteous practices of these that the Kingdom of God is at hand just as it was among the righteous followers of Christ in the first century, as demonstrated by Jesus' response in Luke 19:9 to Zaccheus' economic declaration in verse eight:

*But Zaccheus stood up and said to the Lord, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount." Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham.*

I would remind the reader of my earlier caveats, specifically, that it is by the transforming power of Christ and through voluntary efforts to help others create wealth, especially using free market mechanisms, that economic and social justice can be improved. The usefulness of free market strategies as a means of holistic evangelism, addressing the spiritual and physical needs of people, is being increasingly embraced among Roman Catholic, Reformed and Wesleyan Evangelical leaders.

As a Wesleyan evangelical, I greatly appreciate author-practitioners such as Tetsunao (Ted) Yamamori, Ken Eldred, Wayne Grudem, and Ed Silvoso. As an ecumenist, I am greatly encouraged by Roman Catholic writings by several recent Popes, Alberto Piedra, Samuel Gregg, and Thomas Woods, Jr.

As a final note to this section, I would address briefly the Catholic notion of subsidiarity. While socialism has failed enormously on the grand scale, there is an idea within Christianity on taking appropriate care of community. There are New Testament examples of the local church sharing its wealth, having all things in common. Alberto Piedra, in *Natural Law: The Foundation of an Orderly Economic System*, quotes Pope Pius XI in defining subsidiarity as

a fundamental principle of social philosophy, fixed and unchangeable, that one should not withdraw from individuals and commit to the community what they can accomplish by their own enterprise and industry. So, too, it is an injustice and at the same time a grave evil and a disturbance of right order, to transfer to the larger and higher collectivity functions which can be performed and provided for by the lesser and subordinate bodies.<sup>36</sup>

This can be applied through the accountability of local school boards and town councils, the church ensuring the economic viability of its widows and orphans, and the municipal or state embracing and practicing the values of its constituencies. As becomes obvious, the further the operation of any social function from the individual, the less specific it becomes. Hence, values are blurred and bureaucracies become unwieldy in trying to match generalized legislation or assistance to particular needs. This creates the need for writing legislation in finer and finer detail and increasingly restrictive language to manage large-scale social programs.

Subsidiarity keeps economic assistance and moral development close to home while maintaining efficiencies that do not hinder the economic common good as the burdensome bureaucratic machines of statism and federal redistribution often do.

## **f. Borrowing and Lending**

Wayne Grudem, in *Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business*, addresses the issues of borrowing and lending. Grudem's take is that the connotation of usury in the Old Testament implies an abusive rate of return or the undue harshness of repayment demand when the borrower may be in a vulnerable position, especially the poor.<sup>37</sup> He then argues for lending as a means of leveraging wealth in cooperative ways. This may be to purchase the otherwise unattainable, such as a home,<sup>38</sup> or to start or expand a business which adds to the productive efficiency of the local and global economy and creates new wealth. Grudem also makes a compelling argument for borrowing and lending through the example of the high efficiencies found in the shared use of hotel accommodations and rental cars.<sup>39</sup>

Two mainstreams of thought are wrapped around passages concerning usury and debt. Usury, in modern usage, appears to have been largely relegated to mean the charging of exorbitant interest rates, such as many modern credit cards or short term loans via "check cashing" services. Grudem points to Deuteronomy 24:10, Psalm 112:5 and even Jesus' parable of the talents (Luke 19 and Matthew 25) as evidence that Scripture should not be overstated as prohibiting lending. Rather the focus should be on the lender practicing being fair and justice, and both parties acting with prudence.<sup>40</sup>

The Catholic Encyclopedia entry for usury chronicles the Roman Catholic Church's (RCC) attitudes toward charging interest on loans as it has evolved through the centuries. In effect, the RCC does not prohibit the charging or paying of interest and even the Vatican has funds invested that are put out to loan. The argument for the modern attitude is that the economic context has changed sufficiently through time that the Old Testament standards have largely diminished for practical application.<sup>41</sup> I share with the RCC the concern with charging interest to the very poor, which I will consider briefly in the section on microeconomic development and sustainability below, especially where cooperative lending circles can accommodate the needs of the community without a direct need of profitable sustainability.

For many Christians, the debt issue typically hangs on Romans 13:8 and Paul's exhortation that we should leave no debt outstanding. Grudem addresses the issues of foolish and excessive borrowing but shifts the focus of this verse to its context that, given verses six and seven, clearly exhorts that we pay all whatever we owe, whether taxes, revenues or debts.<sup>42</sup> He also makes an argument not unlike the renting of land as analogous to lending money in that the owner retains the legal rights to the land (money) but receives a rental fee (interest) for its interim use.<sup>43</sup> Capital assets, whether rented equipment, land or money lent, can be leveraged to create additional wealth if the borrower and lender can cooperate in an atmosphere of justice and trust.

## **g. Scarcity, Competition and Cooperation**

The foundational economic concept of scarcity is generally described as the finiteness of resources available within a closed system coupled with the inadequacy of those resources to meet the desired wants of those populating that system. That is, available labor, talents, knowledge, material resources and time would appear to dictate the limitations of productive output of any given set of operators while proving unable to

fully satisfy human desire for goods and services. A balance must be achieved between resources, the gains of efficiency and desire.

Scarcity appears to fly in the face of much of the Old Testament sentiment toward the plenitude of God and His will toward the temporal existence of His people. In Deuteronomy 8:9 we are met with His promise that He will lead Israel into a land without scarcity (*mis-kay-nooth*’, scarceness or poverty). The Scriptures speak to the resources available to us through the sovereignty of God in the Hebraic assessment of His net worth in Psalm 50:10: “For every beast of the forest is Mine, and the cattle on a thousand hills.” This would not have been considered a literal thousand hills’ worth of cattle but rather a declaration of unfathomable wealth and resource, and of God’s ownership of all things. This is analogous to Psalm 24:1: “The earth is the Lord’s and the fullness thereof.”

Perhaps therein is a theological key to the ultimate economic system: that we take into account God’s abundance rather than build our perspective solely on our perceptions of limited resources. One might speculate that scarcity is an empirical matter of the post-Edenic corruption of the world, as a temporal negation of true Kingdom economics. Paul Oslington of the School of Economics and Management at the Australian Defence Force Academy, University of New South Wales asks a poignant question in his review of D. Stephen Long’s book *Divine Economy: Theology and the Market*. Oslington asks: “Do [Christian] economists underplay the theological theme of plenitude, due to their preoccupation with scarcity?”<sup>44</sup> This wrong-minded emphasis focuses us away from acting in faith (hoping for that unseen) that our future rests in the hands of God. Rather, it compels us to lean heavily on the ingenuity of technological advance and increased personal discipline to bring about an increasing common economic good. Let’s look back to God’s promise in Deuteronomy 8:7-9:

*For the LORD your God is bringing you into a good land, a land of brooks of water, of fountains and springs, that flow out of valleys and hills; "a land of wheat and barley, of vines and fig trees and pomegranates, a land of olive oil and honey; "a land in which you will eat bread without scarcity, in which you will lack nothing; a land whose stones are iron and out of whose hills you can dig copper.*

How can it be that this “land,” apparently a closed system, can be without scarcity? That God is love should teach us how to overcome scarcity. The hinge for the fulfillment of God’s promise in Deuteronomy 8, however, is given in verses one and six: (1) “Every commandment which I command you today you must be careful to observe that you may go in and possess the land of which the Lord swore to your fathers.” And, (6) “Therefore you shall keep the commandments of the Lord your God, to walk in His ways and to fear Him.” We must embrace that His abundance is an essential aspect of His character. Living in right relationship with God will lead to abundant life.

At the risk of overstating the obvious, the key to living life abundantly is living by God’s commands. The commands of God, aiming us toward righteousness, also reflect the communitarian nature of the Trinity and deeply advocate socially just activity... sharing with the poor, offering hospitality to the sojourner, taking care of widows and orphans, visiting the sick. But there is also the call to reflect the character of God as revealed to Moses in Exodus 34 as the residual effect of His passing presence was the

manifestation of His mercy, grace, patience, goodness, truth, forgiveness and justice. His acts, as the fruits of His love, demonstrated His character. These characteristics carry beyond the charitable mindset to impress upon us the respect owed all persons, as a demonstration of the dignity of each one created in the *imago Dei*, via all transactions, whether of charitable kindness or through just trade practices.

Interestingly enough, however, as imperfect as creation may be due to the introduction of sin through Adam's Fall, scarcity, by the power of God's love, is a redeemable concept that even holds within itself the answer to overcoming poverty and other forms of systemic economic injustice.

Due to scarcity, man has taught himself to engage some of the characteristics of God, most specifically creativity and communalism, to advance economic prosperity. God states clearly in Deuteronomy 8:18 that "He...gives [the] power to get wealth, that He may establish His covenant which He swore to [Israel's] fathers..." How?

As stated before, legitimately gained wealth (over against that gained by deception, manipulation, force, etc.) is the result of increasing productivity through specialized producers (the division of labor), improved processes and mechanization, and willful exchange (trade). Capitalism and socialism take contrary approaches to exchange. Free markets and capitalism allow for exercise of free will transactions by the possessors of private property. Socialism places property (the means of production and the products themselves) into the possession of the state which dictates the conditions of coerced transactions. The free will of men, endued by God, is essential to our Judeo-Christian faith tradition. Socialism, as a means of central control, and despite its seeming focus on promoting communalism, violates these inherent and essential human freedoms. Denying essential human liberties, it cannot serve as a legitimate Christian theological economic model.

The redemptive key within scarcity is that it compels humankind, driven by self-interest, to cooperate, simultaneously increasing the common good and the individual good. While scarcity does drive some to competitiveness and selfishness, the Christian should recognize and develop the redemptive value of human compulsion toward market solidarity. It becomes us, both spiritually and temporally, to engage our talents in such efforts for the common good.

Increasingly, marketplace competitors are beginning to understand the benefits of cooperation and taking part in more mergers and joint ventures for the sake of increased efficiency. John Wesley must have come to something of this conclusion in his studies to inform his "Sermon 50: The Use of Money."<sup>45</sup> Through the gifts of creativity and cooperation, apparently raining on the just and unjust alike, God fulfills His promise by granting us the ability to create wealth, that is, to "earn all we can" (Deuteronomy 8:18). The greater the cooperation between all parties, the greater the impact for the whole. Christians also have the compulsion toward disciplining themselves away from self-indulgence, worshipping the carnal nature, to intensify the opportunity for greater economic justice by living frugality (to "save all we can") resulting in our being more able to share (to "give all we can").

Some would point to Christians not brought up under capitalism as being more personally generous than those who have as evidence that here the capitalistic system fails the test. I would lay the blame at the feet of the theological academy and the pulpit. It seems to me that the modern evangelical church has largely abandoned the concepts of

stewardship and discipleship in favor of an empty rhetoric and ethic of futuristic salvation with little implication for the world in which we dwell. The church in the West has largely turned to living in the ways of this world, hoarding wealth, spending on its own selfish luxuries and frivolities (such as multi-million dollar mega-church campuses), and promoting individualism over cooperation and self over community.

Interestingly, in modern history, the benefits of cooperation have been proven scientifically. Adam Smith, in his seminal work, *The Wealth of Nations*, expounds on scarcity and surmises an “invisible hand” must work within the exchanges of the free market to increase wealth.<sup>46</sup> As Deuteronomy 8 suggests, we could reasonably be of the opinion that it is the hand of God, especially as we observe those places where the increase of wealth serves to alleviate suffering. Again, we are reminded of God’s heart toward His creation in John 10:10, that we would have life and that more abundantly. While this may not be considered as a directly economic promise, peaceable and lucrative trade often goes a long distance toward *shalom* among and between the trading parties.

Here, I must interject a caveat. This understanding of economic modeling - cooperation - does not advocate a proof-texted health and wealth prosperity Gospel but rather a Gospel of sharing. In 1950, John Nash, the Princeton mathematician and Nobel Prize recipient made known popularly in the movie *A Beautiful Mind*, proposed his *Theory of Equilibrium*, now known as the *Nash Equilibrium*.<sup>47</sup> The nineteenth and twentieth century science of economics has become something of a playground for mathematics as sophisticated formulae have been found to demonstrate the inner workings of increasingly complex exchanges, especially in the field of game theory.

Game theory seeks to investigate predictable outcomes based on the actions and responses of a variety of “players” or actors within a given set of economic circumstances, labeled “the game.”<sup>48</sup> Nash’s Equilibrium essentially states that in a given game there may occur one or more points at which no player can improve their lot in the game by implementing changes of their own strategy. They must cooperate with one or more other players to improve their situation.

If we consider capitalism from a game perspective, at points of equilibrium, dominant players have no compulsion other than that of moral will to allow other players’ gain or the desire to “raise all boats with the tide” by finding cooperative means to creating new wealth. Hence, it is not the game itself that is at fault in unjust circumstances, such as the power brokerages of hyper-capitalism, but the value systems informing the strategies of those players.

By applying the mores of selfless Christian ethos, the popular “giving back,” these players, through cooperation, can and often do improve the lot of one or more of the other players and ultimately their own by advancing the economic strength of the whole (i.e., the common good). This practice has been proven effective in the joint ventures of a variety of corporations that have found increased efficiencies in subcontracting highly specialized manufacturing or services. This, by the incorporation of both the division of labor and cooperation in manufacturing, would explain the privately-owned bumper factory in Veedersburg, Indiana that makes bumpers for several domestic and foreign motor vehicle companies, and its supply of prepped steel from the local foundry, also privately-owned, just across the road.

Ultimately, the game itself is amoral in that it allows for full cooperation, full competition and pretty much every nuance between. The strategies of the players and

their results must be weighed by relevant value systems to determine their justness. Even then, the ends cannot be the absolute determinant of the morality of the means. The measures taken to achieve those ends must also not be allowed to violate human dignity nor to impoverish.

The free market is amoral and may be the best overall functional model of exchange for the creation of wealth. The question then is which ethos should rule the day. The Christian should recognize that the core systemic failing of economic injustice, whether acknowledged or not, is the fallen nature of humanity. It is in overcoming that nature and the bent toward selfishness that Christians have a mandate to influence economic decisions to align with God's character and mission. We must not allow a "profit-be-damned" mentality in the Church. Rather, we should determine that "profit-be-theologically-informed."

I will discuss later some particularities of economic justice. Suffice it to say here that the Church is confronted with substantially increasing complexity in discerning the most effective means of the alleviation of poverty in the short term while searching for the best outcomes for all through time. Sadly, amidst the processes of human self-determination and self-interest, there will continue to be much suffering and hindrances to justice even as we move forward.

## **h. Education**

Rick Joyner, in *Three Witnesses*, offers a brief insight into the impact Jon Amos Comenius, a 17<sup>th</sup> century Moravian Christian, has had on the modern world. Comenius believed that to make disciples was a command reaching beyond simple conversion.<sup>49</sup> He saw education, and the mission of God, resting on an education centered on the totality of all things in Christ.<sup>50</sup> He saw the love of God and the love of knowledge as being virtually inseparable. This sentiment is also reflected in Ken Collins' "Spirituality and Critical Thinking: Are They Really So Different?"<sup>51</sup>

Comenius fought for the education of women and children of all classes, believed that true science as a study of nature would bring a greater knowledge of Christ and introduced a broad curriculum including history, science, drama, music and so on.<sup>52</sup> His innovations in education were replicated widely and carried enormous impact in the advancement of learning among the young.

Obviously today the aim of the academy is toward advancement of human society whether through the arts or applied sciences. The application of reason to scientific problems has dramatically influenced productivity in modern work. The problem solving skills developed in engineering and business schools have done much to alleviate real poverty (as opposed to relative poverty) in the West.

Education is clearly an economic issue and Comenius' love for knowledge and the development of wisdom has enormously impacted Euro-American wealth development. The seminary asks students to think critically, to thoroughly evaluate what is being said and to grasp how, for the sake of advancing God's Kingdom, reason and knowledge, well applied, become wisdom and produce good fruit.

The Church has a great deal invested in education and should take on its own internal conflict of anti-intellectualism with increased intensity. The mental faculties of the Christian are just one resource that must be submitted to God as the believer acts as

steward of all they have been given. The pursuit of education for serving God and man is in no way contrary to the command to love God with our mind. Great good can come from thinking and learning. Education plays an important economic role in the work of God's Kingdom on earth.

#### **i. Value: Price, Fair Wages and Supply and Demand**

One of the fatal flaws of socialism is the misunderstanding on how prices (as a value correlation) are determined. Working from David Ricardo's theory in *On the Principles of Political Economy and Taxation* (1811), Karl Marx believed price was to be determined by the work involved in production but disregarded the cost of raw materials.<sup>53</sup> Samuel Gregg, in *Economic Thinking for the Theologically Minded*, reminds us that goods and services have no particular value unto themselves. Value, and therefore price, is determined by the subjective desirability of the good or service by those with the means to purchase.<sup>54</sup> The market must ultimately decide value and price.

The secondary factor in pricing then is supply and demand which tends to raise and lower prices also as a result of the desirability of that being purchased. If few people value such a commodity, the price is then influenced by the cost of production and general availability of the product. As costs rise, demand tends to decrease due to the subjective valuation of desirability.<sup>55</sup>

Hence, if a commodity is in vast supply at very low production cost, the prices, even if the commodity is highly desirable, will remain relatively low. There are a couple of good examples where this plays out as a moral issue that will serve to illustrate an important point.

As stated, the market, as the collective effect of the economic choices of individual producing and consuming agents, determines the value and price of products and service. (This must be understood in isolation from the coerciveness of marketing and advertising which strive to manipulate the perceived desirability of a particular good or service, and thereby increasing its value and price. Ultimately, the value and price is still determined by the mutually agreed to exchange between seller and buyer.)

And here is where we can illuminate some of the central theological issues of our consideration of God and economics. Americans consume many million tons of coffee that are readily available at a low price. The massive over production of coffee beans creates a very competitive (low price) market for this product. Producers, in trying to keep production costs as low as possible, hire the least expensive unskilled labor available to harvest and process coffee. End users encourage increased production to the point that their costs for the raw beans is as low as possible, lower than what would provide a living wage for small scale producers. The manipulation of the coffee market by cartels has forced many workers into sub-poverty income brackets.

On the other hand, many consumers recognize the economic difficulties facing the workers being paid minimal wages and voluntarily choose to buy fair trade or fair exchange products. The coffee from these producers is more expensive than from the mass producers but the fair exchange companies ensure that a living wage is being paid to the workers. Hence, the act on the part of the consumer not only demonstrates the desirability of the product but a sacrificial willingness to value the quality of life of the producer as well, adding a relational component to the exchange. It may seem unjust that

some consumers bear the guilt price of the market manipulations by the cartels. However, as Christians, we are called to overcome immorality in the market. We must have the will to address unfair trade practices both systemically and personally if we are to argue that the markets are truly free. And we must recognize that the price of fair trade coffee truly is a just price and not an undue penalty inflicted on us for choosing to buy it. It is likely near what the price would be if the market operated without undue manipulation for the sake of a few and reasonable wages were being paid to all coffee workers.

In the case of buying fair trade products, the free market is free indeed and puts on a human face of compassion. Empathizing with unseen workers as fellow human beings worthy of being paid a “fair” wage, the consumers take it upon themselves to help level the economic playing field. (For those who fear the cartel operators get off without penalty, remember that this life is short and all must one day answer to God. Perhaps our better approach would be to pray that God, in His mercy, would draw them to Himself before that day arrives.)

Unfortunately, there is also a down side to buying fair trade products as these consumers have unconsciously left other workers unemployed or underemployed by “falsely” raising the price of labor and, therefore, production. Producers in a competitive market cannot remain profitable and afford these higher wages so seek more efficient means to produce with less labor to balance the cost. Otherwise, if they are unprofitable, they will cease to operate and the laid off workers will be left to fend for themselves in seeking employment with other producers. This paradox is illustrative of the complexity of trying to exercise a theological ethic in light of the unrighteousness of the ungodly.

This paradox also manifests in the logic of the minimum wage. Raising the minimum wage effectively raises unemployment at the very bottom of the labor market. We can take WalMart as an example. Part of the price paid for products in a WalMart store is the costs of “internal delivery,” that is, the labor needed to cart the product to the aisles and place it on the shelf. If that cost rises due to increases in minimum wage, the product price must be raised to ensure adequate profitability to maintain the economic “machine” that continues to provide entry level jobs. Such is the case of living wage, as well. Such wages can only be supported so long as the consumers are willing to pay it. If the living wage rises to the point of making the price of the product or service rise above its perceived value, the result is reduced job opportunity, or none at all, as lower cost producers enter the market or lowered demand decreases the need for as many workers.

For Christian operators, the parable of the Laborers in the Vineyard (Matthew 20), offers much for thoughtful reflection, especially as individual need is addressed through collective production over individual production. We should be cautious with this particular story in that it was a voluntary act on the part of the business owner and not mandated by government intervention. Changed hearts often affect justice more perfectly than changed laws.

This issue of value may be the most demonstrative of the internal conflicts Christians must face in market economies. Stewardship calls for conservation (Wesley’s “save all you can”) and understanding the “rising tide” natural growth mechanism of a truly free market (“earn all you can”). These may warrant a slow process of development and growth and must be balanced with the compassion of Christ that compels us to immediately address the suffering of the poor. Faced with the already-but-not-yet scarcity of the as-yet imperfect Kingdom on earth, Christians must follow through with the third



leg of Wesley's directive to "give all you can." We must be diligent to resolve the tension between the immediacy of compassion and the process-intensity of sustainability, that is, between the immediate needs of the impoverished and the time and wherewithal needed to develop stable growth economies.

#### **j. Unintended Consequences**

It is perhaps most appropriate to identify some unintended consequences as shortsightedness or the lack of applying reason and forethought. Too often, economic decisions are made without full consideration of the outcomes. Examples abound of less than clear thinking even in modern circumstances. For more than a century, the United States government has repeatedly and ill-advisedly intervened in the sovereignty of other nations due to perceived threats to our national security (often meaning "economic stability") such as in the case of Middle Eastern oil supply.

John Wesley offered a quadrilateral for Christian critical thinking: Scripture, reason, experience (as confirming Scriptural doctrine) and tradition. It seems this would give those pause in the Church still calling for interventionist subsidies and socialism. Even reason had cried out against such systems long before modern socialist states proved that system unworkable, at least on a large scale. Now we have the clear reflection of experience to also denounce such approaches. We also have many clearly documented cases of dependency born of social-democratic welfare and foreign aid experiments.

And the Church has too often been more emotive than reasoned in its attempts at social correction. The liberation theologians of South America, mostly socialists, appear to have stirred up the passions of the people but their economic systems have given way to free markets as socialism has failed. That history, compared to the dramatic growth of free market economies in India and China, demonstrates the failure to think critically, i.e., logically. One issue in these conflicts of reason and emotion is a lack of vision to undertake the hard work of building economies through slow process rather than forcefully taking the means and fruit of production from those already contributing to the common good. This should be seen not as a call for emotionlessness response but rather that decision makers, in compassionate response to suffering, have the responsibility to thoroughly analyze the myriad of possible outcomes and guard against making things worse by shortsightedness and hasty action.

As mentioned above, the imperfect quick fix of forced redistribution that compels increasing levels of government bureaucracies demonstrates the downward spiral of interventionism.<sup>56</sup> The flow chart shown on the evening news when the Clinton administration was trying to introduce its universal healthcare plan was clearly a logistical nightmare, and that was before considering the imperfections that would be exposed by the plan's implementation. On the other hand, the free market, which has dramatically advanced the social welfare of the West, especially since the industrial revolution, reveals its own potential to alleviate poverty as even most of the relative poor in the United States have microwave ovens, cell phones, libraries, public schools and ready Internet access. Improvements in education and production technology have had as much or more impact on the West's outpacing other global regions in economic development.

Clearly, one cannot excuse abusive behavior of Western colonialists in their attempt to bolster their global dominance in wealth. Nor should we minimize the positive economic impact the effective enslavement and taking of resources from less developed countries has had. But, historically, the colonialistic and imperialistic activities of the West are only the most recent of such efforts carried out almost universally through time. The Roman conquests, tribal warfare, and Asian dynastic expansionism, especially through the use of military force, demonstrate that what the West has done is indicative of the ways of this world. Though not excusing such behavior, perhaps keeping this in historic and spiritual perspective will help Christian practitioners move beyond the divisive tendency toward the vitriolic demonizing of current regimes and allow them to re-focus their energies on reconciliatory and creative solutions that concurrently demonstrate the love and wisdom of God to the world and the Church.

It is against aggressive, selfish methodologies the Church must work diligently to end. It is over against these illicit abuses that the free market, as an economic growth mechanism, must be leveraged all the more to overcome even the perceived necessity for such aggression as a means of material advancement.

The Church and nations of the West, faced with global poverty, often resulting from their own unjust policies, have had to take a charitable approach to feeding the world that has led to an ongoing dependency, necessitating the continuous feeding of the world. Rather, the Church, for the sake of all economies, should promote the idea, while providing the means of “teaching the world to fish.” InterVarsity Christian Fellowship’s MBA program, the Lausanne Committee and other economic development advocates are taking just such an approach to help remove developing nations from the charity rolls, to allow them the dignity and wherewithal to economically stand on their own. The outcomes, the consequences, will be much more favorable in the long term than the downward spirals of intervention and dependency.

#### **k. Taxation and Public Goods (versus Privatization)**

Kathryn Tanner, a professor of theology at Chicago Divinity School, gave a Rollie Busch Memorial Lecture in 2005 entitled *Economy of Grace*<sup>57</sup> and published a book of the same name that year. The thrust of her speech is on the idea of shared goods, that is, those things that can be used without diminishing their value. She claims that the owner might be compelled to share the use of such items. Her argument is that the public should be encouraged to move more things into the realm of these “public goods.”

On the one hand she appears to endorse the potential for free market exchanges in that “[p]eople perfect one another in community as their efforts to make the most of their own gifts and talents enter into and supplement efforts of others in a combined venture for goods otherwise impossible.” This is clearly an endorsement of the division of labor and specialization as a means of social optimization.

However, she goes on to say that such cooperative efforts should compel us to give more freely to one another as the communal effort helps us be more than we could be on our own. It is a premise with merit as it illuminates the positive influence of altruism on top of free market functionality. However, the wonder of free markets is that they work in spite of human nature. That is to say, free markets do not depend on the expectation of cooperative altruism (though that can dramatically help alleviate at hand

poverty) but rather free markets work because of the very self-interest of market practitioners. Some may think this is operating as a separate force from the work of God in society. I would rather perceive it as an empowerment of His mercy ( or prevenient grace in the sentiment of John Wesley) for the sake of fallen humanity, functioning through the reality that all are created in the image of God, and that cooperative altruism is central to the character and function of the Trinity itself. It seems that the persons of the godhead certainly would recognize the benefit of their not each putting themselves first but rather functioning in community.

In any exchange, both parties achieve their desired end or the exchange simply would not occur. Hence, I need not concern myself with the “goodness” of the baker so long as the shoes I make are desirable enough for protecting his feet from the wet and cold so as to compel him to trade bread to me. In such an arrangement, there is no need for making the bakery a communal property.

But, public goods are those goods and services already shared, most often through the procurement and maintenance by the use of tax dollars such as infrastructure (roads, parks, public swimming pools, schools, etc.) and government services. Tanner’s assertions make sense in that sharing these goods and services does not diminish their value for anyone (but, in truth, for everyone simultaneously as roads must be maintained, parks mowed, and so on). In effect, public goods must be realized as capitalism at work in that the collective can achieve greater ends than the individual by the voluntary pooling of resources (through the choice of the electorate rather than profit-oriented capital ventures).

Privatization, while subordinate to the quality of accountability to the community and sometimes failing simply due to human selfishness and pride, has very often demonstrated better stewardship of public funds (derived through taxation) than government institutions which operate with no efficiency (profitability) motive. Such efforts, whether executed by public works or private contract, must take place under a system of law with sufficient recourse to enforce performance. Again, not to belabor past failings, one cannot expect that any system will function perfectly, and even less so under the authority of ungodly practitioners, but the profit motive helps insure the vendor has a quality motive as well to continue in their status as a favored contractor for government-funded projects.

Tanner argues in favor of de-privatizing even more “property” including knowledge (which is already largely done through libraries, public schools and the Internet). However, her argument breaks down if she extends this to include virtually all developed knowledge as, with the removal of the ability to recover the cost of developing that knowledge, the producers no longer have the compulsion of the profit motive to continue their efforts.

The flavor of her argumentation is very much socialistic in that it distrusts individual practitioners, driven by profit or religious conviction, to provide sufficiently. Without changed hearts and the living out of Scriptural holiness, socialism will work even less well than free markets. Reason and experience should teach us that privatization actualizes a greater public good in the long run. Tanner, like Ron Sider, is being largely ignored by Christian economists due to the fact that she is evaluating the objective science of economics through a theological lens rather than seeking the theological implications of the cause / effect relationships of human choice. Simply put, Tanner and

Sider are not economists and thus, in the eyes of many economists, do not speak from credentialed expertise.<sup>58</sup>

Further, statements on non-competitive property and possession in Tanner's speech, from a reasoned view, are *non sequitur*: "What one gives remains one's property and possession and that is why giving does not come at one's own expense; one isn't giving by a giving away that might leave one bereft. Rather than being in competition with benefiting others, having becomes in this way the very condition of giving to others."<sup>59</sup> I do understand that some resources shared and governed by relationships are "given without being given away." These are laudable ideals but may prove largely unworkable in many transnational market exchanges. However, as a reflection of the Roman Catholic principle of subsidiarity, such social contracts can work well at the local level. A great deal could be said for re-introducing such practices into urban neighborhoods as a means of economic development and to promote new structures of personal community within the larger whole.

Herein, though, lies another of the conflicts that make sweeping solutions difficult. I have nothing against the sharing of resources, whether in commercial port facilities used by many nations and corporations, or the lending of a handsaw to the folk next door. In fact, much of the cooperation I advocate in this thesis is exactly on that tack. What is bothersome is when we consider increasingly mandating such behavior. Whether compelled by Christian stewardship or the profit motive, the freedom granted to humanity must be allowed for. Some human law is good but the law of love must prevail, and that even includes the allowance for willful self-destruction. We must allow cooperative efforts to emerge from voluntary choices not from dictated and coercive relationships.

In the discussions of taxation, public goods and privatization, theologians must be careful to not defy issues of the natural created order. The cause and effect relationships of economics must be approached much like the biological evidence of evolution. It does not behoove the Church to try to deny empirical evidence. Rather, theology can inform understanding and right response to both economic and biological circumstance. Thus, the Church can take empirical reality seriously rather than disregarding the data (such as denying the evidence of evolution or to manipulate economic realities to fit a theological ideal).

There is great good that can come from the appropriate use of public goods but privatization also has a great deal to offer the common good and must not be swept away on the argument of a minority of corrupt practitioners.

## **I. Unions, Management and Fair Wages**

It would be unreasonable to try to deny the right of workers to unite for the purposes of collective bargaining. Whether one bargains individually or within a group, the wages and benefits negotiated are the fair market value of labor.

However, if the costs of production becoming increasingly prohibitive, workers should also allow the "company" to move production to where cost of labor is lower thus allowing the company to remain price competitive in the market. If this is not allowed, workers will either have to accept the reality of wage concessions or understand the business, no longer functionally competitive, will likely downsize eliminating some jobs,

re-tool for greater efficiency, also with the possibility of eliminating some jobs, or simply close, thereby eliminating all jobs.

Those who call for higher wages must recognize the long-term effect of higher prices that will ultimately dilute the increases in pay and the cycle begins anew. The most impactful thing workers can do is help their companies find ways to further leverage labor, that is, make themselves more productive and worth more on an hourly basis. Cooperation between labor and management will ultimately prove more economically fruitful for both rather than continuing in the adversarial stance too often taken, especially in considering that each brings to the table something the other desires. The one offers jobs while the other supplies the labor.

But too often here also is a case where shortsighted Christian ethicists have made demands to increase wages while not thinking through the unintended consequences of increased prices that in turn dilute those increased wages. It creates a vicious cycle that must somehow be broken, and that most likely by the natural mechanisms of the free market. If laborers do not value the jobs highly enough, they will seek more lucrative employment elsewhere, often through immigration. If the employers do not value labor highly enough, they will seek to move production to more profitable venues.

Some will cite the wage differential between management and labor as justification for raising the wages of hourly laborers and lowering the salaries and benefits of managers. What must be kept in mind is that each, ultimately, receives on balance what each brings to the productive ability of the enterprise. That is not to say that this system works perfectly or has not suffered abuse. It is to say that each one's role adds a specific value to a commercial enterprise that is not necessarily equal to that one's social value as a human being.

Throughout time, including within the Biblical record, there have been rich and poor. John Wesley was convinced that merely by being Christian one should be prone to becoming rich due to one's work ethic and frugal lifestyle. But Wesley's denouncement was not of the rich simply for the sake of being rich. It was for those who became rich in unjust ways and especially for those who lived luxuriously within the sight of the destitute. In most transnational corporations today, the executive staff consists of hired laborers much like those in the ranks of hourly workers. If their contribution to a company can be measured, it is not unjust to compensate them materially for the value they return to the company. If their means are unjust, they should be held to account. If they gain their wealth legitimately (legally and without intentional abuse) in a free market but spend their wealth in self-indulgence and frivolity, they will yet be held to account.

Finally, there needs to be a sense of community between corporations, management, labor and their geopolitical surroundings. When factories close, the result affects more than just the workers directly affected. Depending on the size of the community and the size of the lay off, the impact may be short-lived and hardly noticeable, or it may result in a veritable ghost town and the displacement of thousands. Sadly, this is a reality the Church has to work with for now but one where it can apply itself critically to help companies mediate the negative economic impact on households and whole communities.

Fortunately, more and more companies are working within communities to alleviate such dramatic swings in production, labor requirements and so on. The industrial age is not so old that all the possible models have been thoroughly explored or

even discovered. Community development, especially to ensure recession-proof sustainability, is a coming art, so to speak, and an area where Christian social engineers should be focusing as the developing world emerges economically. Perhaps Africa, long the land of the downcast, yet holds the potential to shine as an example of human cooperation in economic equilibrium.

### **m. The Rule of Law and Institutional Governance**

Comprehensive legal, banking and securities systems must be in place to cope with the liberalization of markets and capital in developing economies. These institutional structures allow markets to work with a reasonable expectation of consistency in monetary policy and contract enforcement. Such order allows for the stabilization of hundreds of billions of market transactions that occur annually around the world.

In a sense, these institutions, to which all must submit, are a voluntary restrictive on the baser characteristics of human nature that would tend toward cheating, lying and stealing if the fear of reprisal did not exist. Some obviously still try to find ways to work around the system and certainly not all are caught. But those who are caught face the likelihood of losing their livelihood, career and social standing.

These institutions are highly social and create a system of publicly endorsed accountability that disallows the exercise of arbitrary ethics. The expectation of normalcy and civility in exchange creates greater peace as national trade partners are less likely to violate one another's sovereignty and risk upsetting beneficial trade relationships. The Church has much to offer the world of business ethics especially as the Christian ethic all but guarantees success (per John Wesley above).

## **2. Spiritual Economics (as subjective considerations)**

Economics clearly has two sides: the actual and the intangible. Above we have considered a variety of the implications of some objective realities of economic science. These are issues that are typically measurable and have highly predictable outcomes and therefore possess theological implications for Christians in the marketplace.

This section, then, switches the lens to the moral and spiritual side to examine how theology should inform Christian practice in many of our daily decisions and life overall as a generally economic undertaking.

This is the arena in which competitive interpretations create substantial disagreements among Christian ethicists, economists, pastors, business people, educators and social commentators. Coming to terms with the language of economics can be somewhat prohibitive for the common person. Church leaders should be responsible to be well informed theologically and economically to disciple appropriately.

### **a. Social and Economic Justice**

Stephen Grabill *et al*, in *Doing Justice to Justice*, explain that justice is the only virtue (or lack thereof) with an external orientation in that its aim is not the improvement of the individual's character through inward discipline.<sup>60</sup> Rather it is a reflection of

beneficent or malevolent character as it works outward toward the other.

Scripture is replete about how Christians are to act toward others. Some principles are well known, such as the Golden Rule (Matthew 7:12; Luke 6:31 – the latter of which includes the loving treatment of one’s enemies), while some are thematically repetitive like Micah’s exhortation to “act justly and love mercy” (6:8) and Paul’s call to the Philippians to “look not *only*<sup>61</sup> to [their] own interests but to the interests of others” (2:4).

From a Biblical perspective, in embracing Kingdom economics, we must face the tension (and, sometimes, peril) that exists in trusting a system of social justice that is ultimately not conducted by edict or legislation but emanates from within the individual in response to God and in accordance with natural law. However, as we wait for the full manifestation of such a society, we engage governing systems to help administer justice, even if imperfectly, via human law.

The subject of economics is daunting from a theological perspective as interpretations and attitudes in the Christian community toward socially just behavior run the gamut from socialistic liberationism to nationalistic American fundamentalism.

While “economic justice” is bandied about freely and often equated in large part with social justice, the meaning of economic justice is often glossed over without being clearly defined. Grabill, Schmiesing and Zuniga offer some insight from an historic perspective then an examination of the uses of these two phrases in a variety of Roman Catholic papal letters and encyclicals.

Justice, as above, “concerns external relations between persons and the common good,” whether in one-to-one or one-to-many relationships and transactions. Predominantly throughout the Old Testament those terms interpreted as righteous or just are one form or another of the Hebrew *tsedeq*.<sup>62</sup> In the Hebrew mind, being just and being righteous were effectively the same thing.

In the Old Testament, to be economically just was to be righteous, or to be right in decision making and execution. Grabill *et al* elaborate that the pontiffs, interchanging social justice and economic justice in recognition that these are actions taken outwardly in community, freely use these phrases to speak of three distinct types of interactions. Commutative justice is that carried out in one-to-one relationships. Distributive justice is more broadly “social,” encompassing the relations of the community as a whole as many-to-many and many-to-one. Finally, legal justice concerns the one-to-many obligations of each individual toward the community at-large.<sup>63</sup> Ultimately, all these point toward actions that contribute to the common good, that is, all right actions performed outwardly to the “other” must benefit the society, rather than being detrimental, to be just. We should also bear in mind, as the authors point out, that righteousness also embraces a charitable preference towards the poor and marginalized.<sup>63</sup> This is clearly the sentiment in the words of the Prophet Isaiah:

*Is this not the fast which I choose, To loosen the bonds of wickedness, To undo the bands of the yoke, And to let the oppressed go free, And break every yoke? "Is it not to divide your bread with the hungry, And bring the homeless poor into the house; When you see the naked, to cover him; And not to hide yourself from your own flesh? (58:6-7).*

Grabill and the others point out that, while other virtues are predominantly

concerned inwardly with the character and benefit of the individual, justice is the universal virtue as it is always outwardly for the benefit of others, as “it targets the common good through the actions of individuals in communion with others.”<sup>64</sup> They go on to reflect upon several particulars but find agreement with the National Conference of Catholic Bishops’ 1986 pastoral letter, *Economic Justice for All*, which establishes a baseline for economic justice, quoting Pope John XXIII, in that everyone must have made available to them food, shelter and employment.<sup>65</sup> And that while the first two of these are essential for human survival, the third is essential for each member of the community to contribute to the common good from which they may draw their sustenance.

The Bishops, in *Economic Justice for All*, reflect on several key points important to our theological consideration of economics. The first is that man is created in the image of God (*imago Dei*). From the Biblical conclusion that man and woman stand at the pinnacle of God’s creation, each person possesses the dignity of being human. They are endued with the draw to creativity, the call to work and the will to live in community, as all these reflect the character and nature of the Triune God.

## **b. Corruption and Spiritual Capital**

Ken Eldred, in *God is at Work*, lends much needed clarity to the discussion on the spread of democracy and free market capitalism. He agrees with the assertions above (under *The Rule of Law and Institutional Governance*), that trust<sup>66</sup> and the safeguards<sup>67</sup> to enforce it are the essential social functions that must be in place for successful growth economies. Jimmy Carter, via the Carter Center’s *Global Development Initiative*, also argues for such necessary social and institutional capital to ensure the stability of emerging economies.<sup>68</sup>

While Eldred sees great value in these institutions and economic development as helpful toward the alleviation of poverty and suffering in developing economies, he also recognizes the need of underlying values to lend stability to the legal and financial institutions necessary for legitimate business enterprises.

Eldred clearly agrees with my claims in *The Pre-eminence of Christ* above in that, without the transforming conversion of hearts to new motivational and ethical paradigms, these social constructs are limited in their usefulness and effectiveness, especially as concerns the advancement of the Kingdom of God. Economies may grow in wealth and stability but practitioners will have little or no overt motivation to act on the behalf of those economically advancing more slowly around them. Russia makes an excellent case in point, as Joseph Stiglitz observed in *Globalization and Its Discontents*, in that the social context in that country was not ready for capitalism.<sup>69</sup>

In *A Theory of Corruption*, Osvaldo Schenone and Samuel Gregg argue that any culture that is pervaded by corruption will hinder its own development since corruption is usually, though not always, counter productive.<sup>70</sup> The willingness to ordain that which is almost universally illegal as normative opens the door for increasing justifications and abuses. Hence, the Christian who refuses to take part in such activity and encourages others to denounce such practice becomes an agent of change lending increasing legitimacy to righteousness in the marketplace.

Values matter and, while some may adopt values based on a belief that certain



practices will be more profitable, the Christian worldview presents a motive to pursue a given set of values for the sake of relationship with God and man over and above pure financial gain.

### **c. Powers and Principalities**

*For we do not wrestle against flesh and blood, but against principalities and powers, against the rulers of darkness of this age, against spiritual hosts of wickedness in the heavenly places (Ephesians 6:12).*

Some economic implications of the “spiritual warfare” encapsulated in this verse will be nested in how we view the surrounding text. Perhaps this war is in the spirit realm alone and it has no temporal impact. However, while the battle rages between the power of God and the rebellious minions of hell, the weapons and pieces of armor give us a hint.

The belt buckle, that which holds the outfit together, is truth. Jesus claims that title and reveals Truth to His followers. The breastplate is righteousness, which according to the Prophet Isaiah is being just to the poor, widows, sojourners and orphans, and morally upright in all our dealings with others. Fitted for mobility, the feet are shod with peace; faith shields the warrior from fiery darts. The helmet is salvation and we take up the sword, that is, the Word...both in print, and the Word made flesh to counterattack.

Truth, justice, peacefulness, belief, assurance and witness: these are very practical weapons for a spiritual battle. These play out in how we make our economic decisions as they help us discern many of the wrong alternatives to The Way. These weapons inform daily life.

Knud Jørgensen, reflecting on “powers and principalities,” points to a long list of spiritual powers intent on thwarting the advancement of God’s Kingdom.<sup>71</sup> There are systemic realities in the socio-political realm of human experience. These powers include well-known social constructs like gender bias, exploitation, greed, war, the ego and so on. It would probably be safe to add prevailing attitudes and human conditions like poverty and the marginalization of children to Jørgensen’s list.

The more we recognize the inseparable nature of the spiritual and temporal aspects of these powers and principalities, the more readily we can make economic connections to them, such as recognizing the manifestations of lust, greed and power. These would include pornographers exploiting women for profit, warmongering defense contractors seeking lucrative government contracts and political power brokers vying for influence.

That portion of the Church which does not recognize the real, temporal nature of spiritual warfare, as opposed to it being exclusively “in the heavenlies,” will not be informed theologically as to appropriate economic decision making that can help overcome these powers and principalities.

### **d. Soteriology and Eschatology**

The need for sound and substantial theological education for the average Christian is probably no more demonstrated than in the misguided responses to inadequate or poor exegesis, false doctrines and pop Christianity. Specifically, two major topics of

theological discussion – soteriology and eschatology – probably have the most negative impact on the economic decisions of and within the church.

If one's view of salvation is of an ethereal rescue into a distant, heavenly realm while having to endure a life in a dying and decaying world headed for destruction, it becomes easy to disregard economic decisions concerning long view issues like ecological conservatism, scientific advancement and advanced education. If one takes a more balanced already-but-not-yet view of the Kingdom, perhaps a postmillennial or amillennial eschatology, salvation takes on more relevance in the temporal. This reality takes on substantial purpose. The period of time before Christ's return may stretch to thousands of more years. Given the limited resources of the planet and the relative delicacy of its atmosphere and ecosystem, and in light of the real potential for the coming of many generations after us, we have more than a compassionate whim but rather an obligation to preserve and protect. At the same time, this should give us impetus for continuing humanity's drives forward in medical science, the development of more equitable economic opportunity, etc.

The late, great rapture doctrine, born of the nineteenth century and exacerbated by fundamentalists in response to social liberalism, has many modern Christians transfixed on an escapist mentality that Christ might return any moment to whisk them away before the fiery destruction of this creation. If all this life is for naught, for some, reactions tend toward isolationism (away from the corrupting influences of this evil world) while others take an even more adversarial role toward the world and all who dwell within it. In this view, the world is already condemned.

Like too many significant theological issues, many in the modern Church are largely ignorant of Scripture and what it tells us in how to relate to the world around us. Howard Snyder offered a more balanced view by asserting that the "God is concerned with the renewal of the church and is also concerned with the renewal of creation."<sup>72</sup> Clear teaching on salvation and end time views is desperately needed in the Church.

#### **e. The Image of God**

The Old Testament, in Genesis 1:26, tells us that humankind, both female and male, is created in the image of God, the *imago Dei*. Unfortunately, how this is understood by many in the Church is vague or shallow.

What we know about the Trinity can constructively inform our notion of who we are and how we should behave. The New Testament tells us repeatedly that, through the Atonement of Jesus Christ, we can overcome Adam's fall and be transformed into the glorious image of Christ (Romans 8:29; 2 Corinthians 3:18 and 4:4; Colossians 3:5).

It is the very character of God, His image that was endowed to man in the beginning. It is the restoration to that state that occurs through Christ. But the Trinity also reveals the communal nature of God – interdependent, co-equal, perfect in sharing – the perfect self-sustained economy.

How we treat those in our community, whether across the street or around the world, is the demonstration of our alignment with the character of God. The Bible is replete with exhortation to care for those in need. It is in the exercises of compassion for the marginalized and disenfranchised that we become Christ to the world. The love shared through cooperation to the betterment of friends, neighbors and peaceful countries

is the Spirit of God manifesting in the material world.

Obviously economic decisions can have helpful or hurtful results in the lives of those both close and distant. Our economic decisions can demonstrate or deny our reflection of the image of God as we look into the example of the Trinity.

#### **f. Sin and Redemption**

With the social and cultural transition into post-modernity, many old models and institutions have crumbled under the relentless pressure of hedonism, individualism, irreverence and even false piety. The Church has been hindered by a multitude of false doctrines, bad teachings and misinterpretations of holiness that have manifested in overly spiritualized worship, pharasaic platitudes and a reduced effectiveness in service to God and man.

In many places, sin has come to mean the violation of a particular laundry list of prohibited behaviors rather than the known, and unrealized, disobedience to God. While these often overlap in real life, the rigidity of legalism has driven many away from God while drawing others into a false notion of being truly pleasing to God.

Too often, true piety appears to have become sanctimony replacing obedience and holiness with appearances, rules and systems. Sadly, this is likely to be more a case of ignorance than intention.

As R. Paul Stevens discusses in *The Other Six Days*, a misinformed Christian faith frequently operates in isolation from daily living.<sup>73</sup> Poor theological training results in poor ethics. The greatest theological victim in some parts of the modern Church may be the nature of sin. So long as appearances are kept up and apparent duty fulfilled, the Christian too often feels no sense of falling short of the glory of God or any compulsion to learn His ways more thoroughly.

One form of sin is to act in an unrighteous manner in the economic sphere, whether overtly and intentional or out of ignorance. God is perfectly just and expects His followers to maintain appropriate attitudes toward themselves, others and the fair distribution and sharing of wealth. Pursuing economic justice via free market mechanisms, helping the poor to overcome material poverty, is paramount to the next developmental stage of the Church's participation in the *missio Dei*. The free market can serve a redemptive function in the proclamation of the Kingdom of God by demonstrating the love of God through the intentional alleviation of poverty.

#### **g. Discipleship**

The heart of the Great Commission – to make disciples - is very often lost in misguided teachings on salvation and the busyness of church work. Jesus introduced an inverted philosophy that undermines exclusive self-interest as humanity's primary motivation. The practical application of His teachings, in the Western church, has been largely swallowed up in hierarchies and systems, church memberships, Sunday school classes, cheery greetings and nice clothing.

According to Dictionary.com,<sup>74</sup> a disciple is “One who embraces and assists in spreading the teachings of another” and “An active adherent, as of a movement or philosophy.” That would seem a bit watered down from the New Testament *mathete*, a

learner, in light of James' exhortation to be doers in addition to hearers (1:22). James insists that the one who hears and does not do is self-deceived. I pray that the majority in the Church are simply ignorant rather than intentionally disobedient.

Jesus, speaking to His disciples, claims that "he who believes in me, the works that I do he will do also..." (John 14:12). Christian disciples learn and do as living replications of their Mentor. How many in the church today truly represent Christ?

While we often lack even the emotive and compassionate love of God for our fellow man and Creation, our actions tend to betray our true selfishness even more. As Christians, our attitudes toward the stewardship of all our resources needs to change, as does our focus on getting people "saved" as opposed to discipling them. We have lost touch with the economic truth of the *euaggelion*, the good news of a new Kingdom order, because we do not teach others to correctly follow Christ "in deed and in truth" but rather only "in word and in tongue" (1 John 3:18). Our notion of salvation has become largely mystical and futuristic rather than about being righteous here and now.

How heartless the empty "be warmed and well fed" (James 2:16). How desperate the utter failure of the false disciple. "If whoever has this world's goods, and sees his brother in need, and shuts his up heart from him, how does the love of God abide in him?" (1 John 3:17). The church needs to re-address discipleship, especially in its economic implications.

#### **h. The Economics of Selflessness and Self-interest**

Jesus said, "Greater love has no one than this, than to lay down one's life for his friends" (John 15:13). Some Christians have sought martyrdom willingly thinking to complete an act of "greater love." But Jesus alone laid down His life for the forgiveness of our sins. I have many times heard the countering comment that it is likely more difficult to live for Christ than to die.

Jesus demonstrated selflessness by laying down His own life for an express purpose. While martyrdom seldom seems to directly accomplish anything, in some cases it appears those giving themselves willingly into dangerous situations and being killed in the transaction activate something in the heavenlies and God is glorified.

However, the more applicable notion comes from those who point to living as an act of worship and self-sacrifice. Life is made up of time, relationships, pursuits and resources. As Christians we are called to set aside our own agenda to follow the agenda of Christ spending our all - those same time resources - serving and loving God and others.

Our perception of time has its own economic vocabulary: spending time, wasting time, time invested well, precious little time, and so on. Thus the time of my life has an economic value, just as do material resources, educational training (that's "time well spent") and professional endeavors. All these may be made offerings to God, especially when spent for the sake of others.

Philippians 2:4 reads "Let each of you look out not only for your own interests, but also for the interest of others." I noted the justification for the insertion of the *only* elsewhere in this essay as Dr. David Bauer's reading that the authors of the Bible would assume that their readers would continue to look after their own interests. I think therein lies an important consideration. Some exegetes claim we should remove the *only* to place

the greater emphasis for spending ourselves completely for others. But that places inordinate demand and introduces an altruistic descent into desperation that ends in the giver becoming the needy. This creates an absurd cycle of abundance and want and the continuous transference of wealth between two or more parties.

I think this proves faulty, especially in economic terms. If I maintain my health and well being, in the longer term I will likely be more able to help more people whether through direct assistance in daily living or through the accumulation and application of knowledge and wisdom. An example of rethinking economic models in aid demonstrates the validity of this notion in that sustainability has come to the forefront of concern in economic development over against the idea of a continuous stream of charitable cash.

Bill Gates, the infamous co-founder of Microsoft Corporation, has a net worth of many billions of dollars. To date, the Bill and Melinda Gates Foundation has given away many billions of dollars. Obviously, Bill could retire nicely on a very small portion of his wealth and give away the remainder. But now his wealth acts as a money machine. The earnings on his wealth allow him to keep giving away more and more. His wealth (now as endowed funds in the Bill and Melinda Gates Foundation) is now self-sustaining and providing scholarship (and other) funding on an ongoing basis.<sup>75</sup>

In addition to his money, Bill and Melinda spend their time on the decisions of where to place that money. From an economic view, we have a measurable number of years, days and hours that make up the duration of our life. The Gates are giving theirs for the sake of others. Whether Bill and Melinda are Christians or not, their actions align with the heart of God as they lay down part of their own lives, their wealth and time, for the sake of others. Perhaps even in them we can detect something of their having been created in the image of God as they seek to voluntarily redistribute some of their wealth.

The same can be true for doctors, agronomists or computer technicians who, through the investment of their education and experience, work for the betterment, whether consciously or not, of global economic strength that continues to “raise the tide” for all through the workings of market and capital liberalization in globalization. I think this illustrates the best opportunity for fruition of Kathryn Tanner’s thesis that in giving of ourselves (even in simply holding a job) we do not diminish ourselves, that through productive, cooperative livelihood all are served.

To build on Viv Grigg’s sentiment, that the unemployed poor need Jesus and a job, gives impetus to the need for Christianity to be more than a saving notion for a future heavenly realm. It needs also to help construct the frameworks necessary to restore the human dignity of work, productivity and self-worth in this life. In this, Christ is at work.

## **II. Contextual Factors**

Whether in human development, crop production or product innovation, the environment is of critical concern. Outside influences always affect outcomes. The Church must learn to find its way through the increasingly difficult maze of diffused cultures, blended moralities and the accelerating technologically complex world. There are several essential epoch changes taking place in our day, including the deconstructionism of postmodern thought, the “shrinking” nature of a globalizing world, the media blitz of pervasive technology and the re-organization of civilizational indentification.

### **A. Postmodern Influences**

Popular explanations define postmodernity as a response to the failings of modernity. Birthed in Aristotelian logic and nurtured in the Enlightenment, reason came to the fore as the promise of salvation of humankind. By it, and the application of the scientific method of verifiable phenomena, the human race was to unlock the mysteries of the physical universe, including the human psyche, then extrapolate solutions to all that troubled humanity – disease, war, poverty, and so on.

While marked advances were made in a wide variety of research fields, however, modernity failed to solve issues of emotional and psychological angst or eradicate the vicious effects of hate, lust, greed and a plethora of other degrading emotions, drives and human foibles. The inner self failed to be satisfied by the trappings of material progress.

Undaunted, humanity then, by an evolutionary process perhaps rather than a directly reactionary or willful response, has moved into a phase of deconstructing modernity to try and understand where and how it failed so as to replace or refine the faulty areas with new approaches for “fixing” the human condition.

Perhaps the most apparent flaw in modernity, upon reflection, has been the bent towards segregation and specialization that has contributed to the compartmentalization of life, thus placing the primary institutions of life – family, community, core ideology and work – in isolation from and in tension with one another. Western culture is made up of largely un-holistic people who, whether consciously or not, are psychologically at war with themselves as the whispers of each realm of life attempts to inform and influence the others. But those whispers must be forcefully quieted for the operator to continue to function well in what could otherwise prove to be very disturbing ethics.

For example, a Christian businesswoman commits herself to God, family and community but only so far as her business activity will allow her to remain profitable or allows her time to vacation with her family or serve her community. The demands of a “for-profit only” market mentality pushes her to neglect these other life functions. Her priorities become increasingly skewed and her spirit distressed as she seemingly finds no way to reconcile the needs and the demands of these vying priorities. Rather than seek the wisdom of God to find resolution, too often it is easier to succumb to market or business place pressures and then rationalize the angst away.

Or perhaps she is faced with the sudden moral dilemma of having to lay off two hundred employees and does so in turmoil to keep her business afloat while drastically disrupting the economic stability of two hundred households, and possibly an entire

community as well. Outwardly she justifies these decisions by arguing that she must provide well for her own family or that if she does not downsize she would eventually have to lay off two thousand. Sometimes economic realities force such decisions and the degree of legitimacy in her arguments makes her rationalizations all the more plausible. Thus, whether out of resignation, weariness or ignorance, inwardly it becomes easier to consider fewer and fewer options and simply execute the hard decisions without trying to think too much about the people.

The result is that ideology, family and community suffer and, as the inner gnaw is quieted, life is successfully compartmentalized. The optimization of this person in Christ is compromised. Perhaps she can find alternative solutions if she is so inclined but if she rationalizes her decisions enough, the problem eventually quiets...at least for her.

Such has been much of the “progression” of Western industrialization. A collective and rebellious voice began to cry out with increasing intensity culminating in a cultural meltdown in the 1960’s. That voice began questioning the moral compromise of skewed priorities and has opened us up to wrestling with the dilemma in search of a better way. As is typical, the pendulum does not return immediately to rest but swings too far the other way. The result is that many erroneously reject too many of the positive developments or elements that have occurred and actually retard the further development of correctives. For all our reasoning, and it comes as little surprise, humankind is not always highly rational.

Sadly, in too many cases, we think that somehow a prior age or culture was decidedly more pure and humane than the present. If it were ever true, it was an isolated instance which, in typical human fashion, we were sadly able to overcome driven by our self-centeredness.

However, we must come to recognize that each civilization and age has contributed its part to the overall progression of human development. While dramatically improving the material wealth of some, we have not yet reached the right balance – personally, nationally, or globally – of becoming whole again. Even the Church displays too many of the flaws of a fallen world.

As industrialization has moved wage earners increasingly away from family and hearth, the sense of balance between home and career has been lost. So, those voices protesting modernity are seeking a re-invention of corporate mores as well as a re-integration of day-to-day life.

Let us hope that we do not throw the baby (economic development) out with the bath water (skewed corporate priorities). Rather, let us seek in post-modernity, with technology and growing economies at our disposal, to find creative solutions to increasingly troublesome poverty, disease and terror, while also seeking to find an appropriate balance as whole persons. And as the Church, let us be the prophetic and creative voice in these correctives to the Church, our cultures and ourselves.

## **B. Globalization**

Like so many circumstances of human history, in and of itself, the incidence of globalization is amoral. Cultures have traditionally experienced varying degrees of diffusion as populations outgrew the resources of a given region and sought greener pastures, as merchants ventured further afield in search of exotic and highly valued

product offerings or sought out new markets for the wares of their homelands, or as conquerors sought the tribute of increasingly larger population bases.

In a strong sense, the spread of the Gospel was directly affected by “globalization” as the Roman Empire allowed for extended travel by the converts to Christianity.<sup>76</sup> The same holds true for the diffusion of religions along the primary trade route into Asia, the Silk Road.<sup>77</sup>

In modernity, globalization has occurred in two distinct waves. Trade and transportation in the late nineteenth century was beginning to touch all corners of the earth.<sup>78</sup> The economic drain of World War I on the Western economies largely stymied the progress of that first wave. However, after World War II was over, trade began to expand rapidly as communications and transportation technologies increased the availability and speed of contact between continents.

By the latter part of the twentieth century, international trade and communications had exploded to figuratively make the world a much smaller place. Globalization, that is the diffusion of culture and commerce, took on a much faster pace, especially as profits could be made quickly in emerging economies that offered the opportunity for capitalists to exploit the resources of developing countries. Cheap labor became increasingly attractive as the demand for consumer products began to soar in the prosperous West.

However, too many in the West, especially those in control of agencies and banks like the International Monetary Fund (IMF) and World Bank, took advantage of the ability to move money electronically into and out of developmental hot spots. Even the IMF admitted it pushed too hard for market and capital liberalization.<sup>79</sup> Opportunity made quick fortunes for some but too often caused currencies to collapse when massive capital was suddenly withdrawn as new and more lucrative opportunities appeared in other places.

Perhaps the most poignant resulting expose’ is in Joseph Stiglitz’s *Globalization and Its Discontents*. Stiglitz, a Clinton White House adviser and Nobel Prize winning economist, gives a detailed review of the actions taken by IMF and World Bank that led to the utter collapse of the cascading currency meltdowns of Southeast Asia in the late 1990’s.<sup>80</sup> He holds up policy errors in contrast to those steps taken by Malaysia and China who chose a measured and staged escalation of free market policies to help avoid undue peaks and valleys in the growth of national wealth.<sup>81</sup>

The IMF, through its insistence on fully liberalized capital markets allowing the entrance and exit of global capital, set the stage for these economic failures. Not only did they negatively affect Asia but the rollover affected developing economies in South America as well.<sup>82</sup> It appears that they actually brought the entire global economy to the brink of disaster before it was finally stabilized.

They repeated their erroneous performance in Russia with very similar results. That economy is in disarray even today. Stiglitz’s main critique is that economics and institutional reform are ultimately not about dollars and cents, but about lives and livelihoods, the environment and democracy.<sup>83</sup> The short-term impact of these shortsighted policies has left a great deal of suffering in their wake.

But no cloud, it would seem, is without its silver lining. For all the mistakes of the greed and corruption of recent policies and practices on the global capital stage, there is an upside. Jagdish Bhagwati, a Columbia University economist and Senior Fellow at the Council on Foreign Relations, in his book *In Defense of Globalization* (2004), takes a



different tack than Stiglitz. Both economists recognize and critique what has gone before in recent history and Bhagwati is certainly not unapologetic for obviously flawed and failed policies, but he offers a different perspective. He presents evidence to show that globalization reduces poverty<sup>84</sup> and child labor,<sup>85</sup> empowers women,<sup>86</sup> promotes democracy,<sup>87</sup> entrenches culture,<sup>88</sup> raises wages,<sup>89</sup> protects the environment<sup>90</sup> and vindicates the employment policies of multinational corporations.<sup>91</sup>

Stiglitz and Bhagwati effectively reach the same conclusions on ill-fated policies of hasty market and capital liberalization. They also make many of the same recommendations for correcting those policies to alleviate the suffering created by them. However, Bhagwati points out the enormous good that is emerging in the midst of the process. More than ever, remote villagers have access to telecommunication and Internet technologies. That results in disseminating information to a degree never before seen. Any economist will tell you the primary tool for the creation of wealth is information and, with this new access, local economies are in transition across the globe.

In effect, albeit seemingly by happenstance rather than overt intention, there has been a trickle down economic mechanism put to work across the globe as capitalists continue to seek the most cost-effective labor. Transportation has accommodated that search by becoming increasingly efficient in getting goods to those consumer markets with money to spend.

Also, with the proliferation of information technology, which Thomas Friedman in *The Lexus and the Olive Tree* maintains is driving globalization,<sup>92</sup> the proliferation of Christian web sites allows the Gospel into many remote locations. As travel has grown and the relative costs of intercontinental travel has decreased, increasing numbers of Christians are able to take part in mission-related travel taking the Gospel to ever more people groups and engaging more Western Christians in an explosion of short term mission opportunities.

An additional advantage to the growth of international trade is “The Golden Arches Theory of Conflict Prevention” put forth by Friedman.<sup>93</sup> This theory examines the fact that with only (relatively) minor international altercating exceptions has there been military conflict between trading nations. The logic of seeking peaceful resolutions would seem to win the day when disagreements arise. Trade creates an interdependency that must be protected to ensure the maintenance of both parties’ general welfare. Thus, trade globalization has a stabilizing effect in the global politic.

Finally, the diffusion of markets, as history bears out, also exposes various cultures to the exoticism of the “other.” Such exposure, in league with trade as a stabilizing factor, encourages multicultural tolerance and acceptance. Unfortunately, due to humanity’s fallen state, exposure also sometimes creates growing ethnocentrism. This is a key place for the Church, being of every tribe and tongue, to be at work. Sadly, the lack of interracial and cross-cultural interaction is probably one of its greatest weaknesses in the West.

Christians must be concerned for and responsive to the welfare of those negatively affected by ill-advised economic policies, especially of systemic institutions such as IMF and World Bank. At the same time, we must be diligent to seek and participate with the redemptive power of Christ as God moves through the mechanisms of globalization to advance His mission in transforming the world.

Whether for good or ill, the current phase of globalization also introduces the

potential for greater political, social, cultural and economic homogenization. No longer is it surprising to see the pictures of Cambodian nationals wearing Nike baseball caps or of a Massai with a traditional spear in one hand and a cellular phone in the other. Fewer and fewer currencies – the dollar, the yen and the euro – are emerging as stable with relative consistency. Japanese *anime* (cartooning) and hairstyle is affecting Western youth while Western movies and television programs continue to be the most popular in many developing nations despite cultural and linguistic barriers. English has emerged as the international language of business making Western literature, both academic and fiction, more broadly available across the globe.

Missiologists and anthropologists recognize these developing signs of a global melting pot and seek to retain what remnants of fading cultures can be saved. Resistance to such homogenization has been termed glocalization, an expression of locality and culture distinct in a globalizing world. Christians, making up a kaleidoscopic fabric across time and space, hold the potential to be deeply involved in these efforts and can justify cultural retention if for no other purposes than to promote cultural tourism as a means to alleviating poverty in regions otherwise devoid of other viable development resources.

That Christians can and should engage in celebrating multiculturalism is demonstrated by the references in Scripture to the blessing of Abraham to all nations (Genesis 18:18) and the whole people of God being of every tribe and tongue and nation (Revelation 5:9 and 14:6). The diversity of the Trinity functioning in unity foreshadows the Church.

## **C. Regionalism**

Another economic and cultural consideration for the mission of the Church is recognizing and analyzing the impact of global regionalism. How multinational and intercultural trade and communications take place holds both significant obstacles to and opportunities for evangelism and the spread of the Gospel. Both these will require multifaceted and widely variant strategies especially in the application of business-as-mission in those closed countries that do not allow conventional missionaries to enter.

### **1. Economic Regionalism**

Several regional organizations of multinational trade agreements, such as the North American Free Trade Agreement (NAFTA), the Central American Free Trade Agreement (CAFTA), the European Union (EU), etc., allow the relaxation of import restrictions (especially tariffs) to encourage near-neighbor nations to give trade preference to those close at hand. These agreements also tend to make borders more permeable to allow for ease of movement for merchants, migrant labor, tourism and so on.

As increasing opportunities occur, Christians can piggyback the transport of the Gospel across whole regions with greater ease. This model continues the age-old pattern of ideological movements and cultural diffusion and should be embraced and intentionally optimized. Christian need also work to protect the weaker partners in these alliances from bully tariffs imposed by the stronger. As Nash's Equilibrium illustrates, it

is in the best interest of all to advance together without the hindrances of political protectionism.

## **2. Civilizational Regionalism**

Samuel Huntington, in *The Clash of Civilizations and the Remaking of World Order*, offered up a timely and well-received analysis of the civilizational evolution of the post-Cold War world. After the fall of the Berlin Wall, nations were no longer specifically polarized into democratic and communist blocs. As Huntington saw it, eight major civilizational representations emerged: Japanese, Latin American, Western, African, Islamic, Sinic, Hindu, Orthodox and Buddhist.<sup>94</sup> Of these, three are essentially Christian representing a full third of the world population. That is not to say that these three Christian blocs are politically aligned to a great degree. The Orthodox is very much wrapped around a still unstable Russia and the other former states of the Soviet bloc. South America is growing in economic strength but democracy continues there on tenuous legs as many are still compelled toward socialism as the process of economic liberalization is sometimes slow and tedious. At the same time, much of the West – North America, Europe and Australia – is Christian only in a cultural sense with a very low percentage of the population diligently practicing their faith holistically.

How Christian Evangelicals approach bringing the Gospel to each of these distinct civilizational enclaves and how it revitalizes those countries already labeled as Christian must be based on the economic and cultural structures and mores of each. These are especially important criteria for the evaluation of business-as-mission and the use of marketplace ministries.

### **III. Market Ethics**

There are several issues that complicate the effort of Christians in their attempt to encourage righteousness in governmental, social and cultural praxis. At issue is the conflict between a Christian worldview aimed at the redemptive transformation of all Creation over against the fallen nature of humankind, and especially among those commanding political and economic power. In the issues addressed in this section are found the most difficult balancing acts between utter compassion and sensitivity on the one hand and greed and selfishness on the other. Both are too often ill-informed. The fanaticism bred by both leads to greater division and less conversation. These points of view need reconciliation to develop equitable and workable plans. They must accept the responsibility for and address at the same time the immediacy of poverty and suffering and the need for continual re-investment to keep economies growing.

Unfortunately, many Christians do not think through the fact that our global market culture is largely controlled by non-Christians. Questioning and attempting to change irresponsible or immoral government has its place but, unless addressing a largely unpopular program or stance, is often relatively ineffectual. That, however, does not excuse the Church from trying to make righteous policy within the structures of law. Great patience and prayer is needed in these arenas.

This section is divided into two parts. The first addresses systemic issues considered as pervasive cultural, economic and political problems. These can be affected by personal choice, such as boycotting products or investing in companies that are economically, socially and environmentally just. These issues also cry out for just practitioners to take part in governmental, social programs and charitable institutions to adopt humanitarian and environmentally friendly policies, especially through economic influence.

The second part looks briefly at the importance of Christian witness in the marketplace as acts of personally recognizing and practicing economic justice, supporting human dignity and growing discipleship. This witness is highly relational and ultimately provides the most fertile ground for evangelism.

#### **A. Economic Justice – Systemics**

Systemic issues are not typically considered to be caused or addressed on an individual basis but rather are the result of longstanding or accumulated policies and attitudes. The Church can address these issues at the local level through education of the injustices being suffered and illuminating the mind of Christ towards those suffering. Individuals, acting collectively, operating in official and unofficial capacities, including as the electorate and as consumers, informed and organized by the Church, then can address systemic issues more effectively.

##### **1. Illegal Immigration**

Andrew Yuengert, writing from a Roman Catholic perspective in *Inhabiting the Land*, points out that, in addition to the Church of Rome, the Reformed Church of America, the American Baptist Churches, and the United Methodist Church, as examples,

represent a multitude of denominations that endorse the right to immigration.<sup>95</sup> Workers will move, and should move, to where the best opportunity for work exists. The United States, by implication, should liberalize its immigration policies.

Yuengert makes a compelling argument that immigrants, very typically working at the bottom of the wage scale, undergird the economic strength of the nation's wealth enterprise providing the manpower for many labor-intensive, low wage jobs.<sup>96</sup> These are often service industry jobs in agriculture, tourism, dining, and so on.

However, illegal immigration, too often forced due to the complexity of attaining immigration approval for those seeking economic asylum, undermines the public works funded by income and property taxes by over taxing school districts and social services.<sup>97</sup> Illegal workers cannot be engaged in above board work and also add to the drain on non-governmental agencies such as soup kitchens, homeless shelters, food banks, etc. Those who desire to help by employing illegal immigrants run the risk of criminal prosecution and real economic loss if caught while those taking advantage of cheap labor often pay illegal workers sub-minimum wages for domestic, field, hotel and restaurant work.

Solutions to create amnesty mechanisms must be sought. The whole economy will benefit as these workers very often are sending money back to their home country. Some intend to eventually return home after working in the relatively lucrative American marketplace. They serve as a transitory labor pool that is readily available when the economy is growing and that shrinks of its own accord when the economy is stagnant or in recession. Others want to remain with the intent of raising their families with greater opportunity to achieve the American dream within two or three generations. As a nation, the United States has a moral obligation to effectively share its wealth by engaging these workers in legal and equitable ways.

## **2. Abortion**

During the Acton Institute's *Free and Virtuous Society Conference* in Grand Rapids, Michigan in June, 2005, a plenary session was asked by panel members to consider the economic impact of abortion in addition to its moral implications. Perhaps the most precious commodity in increasing productivity and wealth in a closed global economic system is human labor. The panelists cited the millions of workers (and managers, scientists, musicians, artists, etc.) who have been murdered by abortion during the last thirty years. One third of a generation, decimated by prenatal infanticide, pays no taxes, has not taken its turn in the service sector's entry level jobs and contributes nothing to the vital needs of our national social security system which largely counts on current workers to subsidize the support of current retirees.

Abortion robs a society of much of its legacy by removing the offspring that would traditionally carry on family businesses, help directly support aging parents and continue a population growth curve that sustains a growing economy by employing that growing population. Abortion is an enormous topic and cannot be treated thoroughly here. However, we must recognize, in many ways, abortion undermines the moral, social and economic wealth of any nation.

### **3. Fair Trade, Living Wages, and Child Labor**

Another aspect of conducting God's business as economic development is fair trade. This is not fair trade as negotiated between nations through the likes of the World Trade Organization. Rather, defined in different ways, fair trade initiatives primarily focus on paying fair (living) wages at least equal to a country's minimum wage in developing countries.<sup>98</sup> While some organizations place this as their focus, including Equal Exchange<sup>99</sup> and Global Exchange,<sup>100</sup> some efforts, like the Fair Trade Federation, expand their concerns to include cooperative workplaces, consumer education, environmental sustainability, financial and technical support, cultural protection and public accountability.<sup>101</sup>

Living wages are those sufficient to support the life needs of the worker including housing, food, clothing and basic medical care.<sup>102</sup> Obviously this varies by context. In the United States the living wage for a worker to sustain a family of four at the poverty level in 2004 was a little more than nine dollars per hour.<sup>103</sup> But living wage, like fair trade, is a two-edged sword. If advocates insist that products for export be priced above what the market freely offers, some, or many, of those workers may soon find themselves unemployed. Employers, as business operators, have the discretion of paying their workers at or above local prevailing wages. As an act of benevolence, a Christian entrepreneur may pay her workers well but not be able to employ as many workers or expand operations as fast as hoped thus shortchanging adding more jobs in the long run.

Child labor, largely abhorred in the West, often falls into this same trap. For many families, if the children do not work, the family has insufficient means to support all its basic needs. Closing "sweat shops" too often is a greater detriment to the local economy than help. The Church, having the very creativity of God available, must focus on viable solutions for these type circumstances.

These three issues share this common conundrum. The short term solution may appear to be an insistence that wages be artificially raised (above free market levels), that coffee drinkers should pay a premium to ensure that field workers can live better lives, and that children should not work in factories (though children have worked in agriculture and family "businesses" throughout recorded history). However, the best solution is to help them find the means to increase mechanization, refine processes and procedures, and raise productivity. The demand on investment capital and loan proceeds for creating increased wealth when prices are erroneously inflated is under greater pressure and expansion is actually hindered.

Herein lies the paradox: how best to help these workers and families in the short term while maintaining a long view of development and progress. This is the crux of the tension between those who want to absolutize social welfare without grasping the logic of economics and those insisting on an entirely unfettered free market mechanism. At the extremes, the former is irrational and the latter is heartless. Neither will work. The Church must find ways to address these issues with a balanced "both / and" approach, such as encouraging employee-owned enterprises, purchasing cooperatives (like the American experience of rural electrification) and so on.

### **4. Worker Benefits**

Most worker benefit products, like medical insurance, retirement investment

accounts, etc. are readily available in the markets of developed nations but tend to be priced out of the reach of the working poor. In developing countries retirement plans and life insurance are all but non-existent while medical coverage is most often sporadic at best.

At issue, again, is who must bear the responsibility. Economics tells us if the employer must pay for these benefits, prices rise and employees cannot afford the basic necessities of living. On the other hand, if employees need to pay for these services, they need higher wages to live well while ensuring the security of their health, old age and families. This creates another paradox but can be alleviated somewhat by the voluntary cooperation of groups of individuals in innovative ways. Health cooperatives might work where the whole community cooperates to hire medical practitioners essentially as public servants.

Unfortunately now defunct due to embezzlement, *The Brotherhood Newsletter*, a Christian organization, served for many years as a catastrophic care insurance plan. My own family used this plan for a short time, sending monthly payments directly to other insured participants to cover the costs of their major medical claims. The monthly cost was considerably lower than a comparable commercial package while we had to pay our own doctor visits and routine prescriptions. For many years, this program fulfilled every obligation in keeping with the law of Christ to bear one another's burdens (Galatians 6:2).

There is much blame to pass around for the shortcomings in affordable healthcare. The elderly generate the majority of healthcare costs in attempting to prolong life. Too many of all ages insist that, no matter their ability to pay, all services should be readily available and are treated as entitlement. These sometimes include cosmetic surgeries and treating conditions brought about by the unhealthy practices of the individual, including drug, alcohol, or tobacco use, poor nutrition and the lack of proper self-maintenance. Meanwhile, drug companies must be able to reasonably recover their research costs to maintain the profitability of their stock. Sadly, many highly technical and profitable treatments are developed and endorsed by the medical community that are either unnecessary or easily replaced by less expensive or even natural treatments.

The Church should take the lead in education on healthy lifestyles, natural and affordable alternative medical treatment, nutrition and advocating for subsidies for medical costs of the working poor.

There are also alternatives to following market-driven retirement and life insurance plans (like living with relatives in old age or helping heirs retain wealth by sharing housing, transportation, entertainment and other costs...all in keeping with the Kingdom values of family and frugality). The church in the West must come to grips that these areas of financial need should not be treated like the consumable products they have become. Those in developing countries should set their sights on achieving maintainable healthcare systems and continuing the practices of familial and tribal communal living as much as possible to protect the general welfare of the old and families.

## **5. Consumer Awareness and Corporate Accountability**

Consumers hold the power to topple commercial empires. Corporate giants can be brought to their knees when the public simply stops buying that company's products.

Since we live in a world of scarcity, consumers must become willing to trade off cost, price, and convenience in buying specific products or brands if the manufacturers and marketers are conducting their business in unethical ways. But these are the choices and sacrifices the Church must begin to make to demonstrate just living over against our common self-indulgence.

**a. Product purchases**

Christian consumers should be at least somewhat aware of what products are healthy versus those that are not. They should address the issues of animal testing and cruelty, social responsibility in the companies giving back to worker communities, charitable giving and so on for those whose products they purchase. The purse is a mighty weapon in a free market society. Too often we continue in ignorance rather than do the hard work of holding those to account who are acting antisocially and undermining cultural values.

**b. Stock purchases**

The purchase of stock and the votes of stockholders hit closer to home for most companies than product boycotts. Investors control board seats, and thereby the executive suites, of all publicly traded companies. In the United States, about half of all stock is held in the retirement and investment funds of very common workers.<sup>104</sup> Those workers, acting collectively, have the power to replace those responsible for abusing customers, workers, communities and the environment. Corruption may not necessarily run rampant through the boardrooms and offices of the corporate world but the power of leveraging great amounts of wealth is an enormous temptation and corruption too often manifests itself, such as in the recent examples of Enron and WorldCom.

**c. Issues of Labor**

One hopes that few (if any) Christians would seriously consider working in the adult entertainment or casino gambling industries. However, out of theological ignorance, many work for companies that make products that are dangerous to health or culture. These workers do not perceive those products as necessarily sinful in nature, especially concerning Hollywood, the idol-making of pop culture, or seemingly innocuous must-have consumerism. The Church needs sound teaching on theology that they might recognize the myriad ways that the enemy and the world hinder the building of God's Kingdom. Workers in the West have the freedom to unite to bargain for wage and benefit increases. They should be able to collectively bring correction to the boardroom on ethical fronts as well. Voluntarily working, that is, expending one's abilities, for the profitability of a company that behaves unrighteously must be examined with extreme care.

**d. Issues of Environment**

Sadly, the adage "out of sight, out of mind" too often holds true for companies



that have facilities in distant lands where regulation and inspection overlooks or misses production shortcuts that result in damage to life, limb and liberty. The list of violators is long and the watchdogs under-funded. But Christians must be environmentally conscious to bring to account the management of the Dow Chemical's and Exxon's of the world. Forcing these companies to act responsibly in instances such as the disaster in Bhopal or along the Alaskan coast will cost the consumer. Holding these companies to account is righteous, but it is an issue of economic stewardship that must be anticipated as such and acted upon by individual consumers as well as activist groups.

## **6. International Monetary Policy**

International monetary policy seems out of the reach of influence of most people. But, as Joseph Stiglitz pointed out in *Globalization and Its Discontents*, it can and sometimes does wreak havoc in the lives of the poor when capital investors ravage national economies by pulling out *en masse* and allowing currencies to collapse. Such has been too commonly practiced by the International Monetary Fund (IMF), the U.S Treasury and World Bank. These institutions have consistently served the financial interest of their investors above all else.

What must be demonstrated is that these players stand to gain more in the long term through the application of the logic behind Nash's Equilibrium than if they follow the shortsighted immediate gain strategies they have practiced historically. Both Bhagwati and Stiglitz recommend improved policies as the means to avoid recurrences of the Asian and Russian fiascos.

IMF, World Bank and the Treasury and their policies and practices can also be affected through the democratic process. The Church must stand together to insist that politicians enforce justice in the behavior of these agencies, whether out of a sense of protecting their elected positions or a conviction of personal morality.

## **7. Environmentalism**

As mentioned above (in *Consumer Awareness and Corporate Accountability*), poor environmental practices cause real world damage to ecosystems, livelihoods and profitability. These are economic impacts both immediate and long term. Value must be placed on protecting not only those resources with innate commercial worth but those possessing emotional, psychological and spiritual worth, including mountain streams, rare species and crisp air. Beauty has value in helping the mind be at peace. It must not be sacrificed for short-term financial gain.

## **B. Witness - Market Behavior**

Throughout the examples cited above it is expected that Christian entrepreneurs and professionals will be open and honest about their faith, acting out and vocalizing their witness. This often requires caution in limited access countries. However, over time, the real witness to our profession of faith is our proclamation of the Lordship of Jesus Christ and the sharing of His salvific and redemptive agenda for all creation. This must be carried out in both word and deed. Scripture informs our notions of righteous living

that needs to be included here as a vital element of our stewardship. What we say may give context but how we behave tells who we are and what we truly believe. Our living witness proclaims the Gospel in the marketplace.

## **1. Toward Vendors**

The relationship any Christian company has with its vendors (just as with all relationships) should first be grounded in integrity. James 5:12b exhorts us: *“Let your ‘Yes’ be yes, and your ‘No,’ no, or you will be condemned.”* This translates to being honest about ordering mistakes, paying invoices promptly and fully and not trying to renegotiate prices, deliveries or payment schedules after the terms of contracts have already been agreed upon. All of those we are in relationship with should be able to expect consistency from us. We serve a God who never changes. We must be steadfast in our business practices so when a problem does occur, vendors know it is an honest mistake on our part or a real product, delivery or pricing error on their part. By our integrity, being consistent and fair, vendors will see the righteousness of God and be more comfortable in negotiating with us in good faith. We should exemplify behavior that creates a valuable relationship for our vendors and one worth working through problems for.

## **2. Toward Customers**

Just as with our vendors, integrity and consistency are the starting point of our customer relationships. Proverbs 11:1 tells us that *“Dishonest scales are an abomination to the LORD, but a just weight is His delight.”* As well, offering excellent service and demonstrating a willingness to give a little more to the customer should be our hallmark.

As Christians, we can afford to be and are called to be generous. Our Father owns the cattle on a thousand hills (Psalm 50:10) and blesses us out of His abundance. There is no economic shortfall in the Kingdom of God. With all these relationships, genuine friendship and concern for the well being of the other should always be evident as we are reminded in Philippians 2:4: *“Let each of you look not only to his own interests, but also to the interests of others.”*

There is no need for Christian business people (or any business people) to charge exorbitant prices or to try cornering markets simply to make more money. The relationship between vendor and customer can be developed thoroughly to demonstrate God’s love.

## **3. Toward Employees**

We should always be willing to pay a fair and living wage price for products and services. Though the master-slave relationship is not a direct equivalent to the employer-employee relationship, it is often the closest analogy we find in Scripture. Colossians 4:1 exhorts: *“[Employers], treat your [employees] justly and fairly, knowing that you also have [One for whom you work] in heaven.”*

As well, employers should remain aware that they are watched and, according to Proverbs 14:25, a *“truthful witness saves lives....”* While such a notion may be more

appropriately attributable to legal proceedings, here it serves as an analogous parallel of the idea that those living transformed lives model the appealing goodness in the Christ of peace, integrity, compassion and joy. And it is kindness that draws them to Him.

#### **4. Toward Employers**

Employees are a marketplace factor that cannot be ignored. Their attitudes and performance directly affect the financial viability of their employers. Again, the master-slave model from Scriptures gives a rich view of how Christian employees should consider their employers and temper their work ethic. Ephesians 6:5 is a clear statement for the employed: “*Slaves, obey your earthly [employers] with respect and fear, and with sincerity of heart, just as you would obey Christ.*” Giving respect to superiors, demonstrating diligence and energy in work performance and looking out for the employer’s success makes an excellent witness of the heart of Christ.

#### **5. Toward Community**

Often, because strong cash flow allows businesses to be generous, the Christian entrepreneur has the opportunity to fulfill Jesus’ exhortation from the Sermon on the Mount. Matthew 5:14-16 records Him saying,

*You are the light of the world. A city set on a hill cannot be hid. Nor do men light a lamp and put it under a bushel, but on a stand, and it gives light to all in the house. Let your light so shine before men, that they may see your good works and give glory to your Father who is in heaven.*

Business operators often have the opportunity to assist the local community by supporting youth sport leagues, underwriting educational scholarships or offering their expertise in issues of governance and development. Positive and uplifting community involvement as an outworking of Christ’s love for all people serves as an avenue of evangelism. This is especially true when we act as living witnesses to God’s prevenient grace to all across the lines of nationality, ethnicity and religion.

Paul’s exhortation may seem most appropriate as applied to our local communities. In 1 Timothy 6:17-18 (paraphrased), he points out that “...*the rich in this world...are to do good, to be rich in good deeds, liberal and generous...*” Truly God has been rich in good deeds, liberal and generous towards us and we should do likewise.

#### **6. Toward Industry**

The broadest influence of a Christian businessperson may prove to be as a practitioner in a particular industry. Many industries are experiencing a shrinking world due to the sophistication of advancing telecommunications. An innovative manufacturer, demonstrating the uncanny wisdom of one who pursues God’s leading, can make an international name for themselves in short order. Proverbs 3:35 tells us that “[*t*]*he wise will inherit honor...*” and they will be sought out by others who desire to emulate their success. The world recognized God’s wisdom as it was embodied in Solomon.

## **IV. Educating the Church**

As noted in the *Introduction*, the movement of God taking place in the marketplace is pervasive. It is occurring simultaneously across times zones, continents, national borders and cultures. Surprisingly it is still under the radar of many church observers and commentators. But it is coming to the fore.

As this movement emerges from obscurity, it needs expositors to evaluate, promote, challenge, guide and share it. Many voices are needed to help the greater Church grasp what is happening, where, when, why and how. And the Church needs information on how God might call them to engage in being Christ to the world through the marketplace.

There is a wide variety and fast growing number of venues disseminating information to the church.

### **A. Academia**

The Church has been gifted for centuries with scholars discerning the truth of the Word. In many ways, modern economic theory, as moral philosophy and mathematic science, is bearing out many of the economic principles, models and practices demonstrated in Scripture.

Increasingly, Christian seminaries and colleges are embracing the missional move toward free market economics and business-as-missions. Graduate schools of practical theology, like the Oxford Centre for Mission Studies (OCMS) and the Chalmers Center for Economic Development at Covenant College, are bringing economics and market theology into the classroom. The last two years, Ted Yamamori, International Director of the Lausanne Committee, has taught his class on *Holistic Mission and Business as Mission* as a visiting professor at Asbury Theological Seminary.

OCMS has gone so far as to offer PhD research degrees in the areas of economics and sociology to promote the study of holistic mission as it reintegrates temporal economics and social development with the salvific message of the reign of Christ.

The list of Christian academies pursuing this is growing and now includes Greenville College in Illinois, Regent College in Vancouver, Fuller Theological Seminary in California and many, many more.

Perhaps one of the best known efforts to come out of academia has been R. Paul Stevens' *The Other Six Days: Vocation, Work, and Ministry in Biblical Perspective*. It is a seminal work which any student serious about this move of God in the marketplace must read.

### **B. Networking**

The Lausanne Committee, via its Occasional Papers, seeks to educate wide networks of evangelical world leaders. Convened in 1974 by Billy Graham and others, this organization stands as an example that encourages the exchange of ideas among professors and writers across the globe. In close association are people like Ralph Winter of the U.S Center for World Mission, Yamamori of Lausanne, Steve Rundle and Tom Steffen at Biola University, Ed Siloso of Harvest Evangelism, C. Peter Wagner of the

Wagner Leadership Institute, Wayne Grudem at Phoenix Seminary, David Bussau, the recognized “father of Christian Microeconomic Development,” Russell Mask at the Chalmers Center and John Perkins of the Christian Community Development Association (CCDA).

This list is growing exponentially as writers and teachers in other mainline Christian traditions are beginning to study more ecumenically and promote the integration of economics with moral philosophy and religion. Increasingly, American leaders are also stepping to the fore as having been business world practitioners now gaining greater voice in the pew, including the likes of Ken Blanchard, Henry Blackaby, and Ken Eldred.

Many of these teachers, speakers and leaders are in increasing contact with each other, networking to help bring along the next generation to educate and lead the Church.

### **C. In Print and on the Web**

Many of those listed above, along with a growing army of other practitioners and teachers, are publishing articles in journals and on the Internet, as well as books. The bibliography of this thesis contains no less than a dozen volumes on the roles of economics and commerce in the Kingdom of God, especially as concerns business-as-mission.

Increasingly, the Internet demonstrates its value for the widespread and speedy dissemination of material. Many web sites offer full text articles from theological journals and other periodicals. For example, David Chilton and Gary North of the Institute for Christian Economics (ICE) have placed a long list of their own books and articles, along with those of many others, on the ICE web site in an attempt to expedite the learning curve of the evangelical church in coming to terms with the Scriptural foundations for free market economic development mechanisms, specifically in the reconstructionist tradition of R.J. Rushdoony.<sup>105</sup> Whether one agrees or disagrees with their interpretations and philosophies aside, these authors have found an inexpensive way to espouse their views to the world.

Many other organizations offer bibliographies and extensive lists of links to other interested parties. Also available online are a growing number of very informative course descriptions and class syllabi from a wide variety of schools including Indiana University,<sup>106</sup> Phoenix Seminary,<sup>107</sup> Fordham University<sup>108</sup> and Southern Nazarene University.<sup>109</sup>

Some ministries, such as the Mennonite Economic Development Association (MEDA), explain their motives and describe many of their programs and activities in detail via the web.<sup>110</sup>

### **D. The Local and Institutional Church**

Another venue for the dissemination of the theology and Scriptural support of marketplace ministries is through the local church, both in informal small groups and pulpit teaching. Some denominations, like the United Methodist Church, are also beginning to bring the discussion into their national conferences and committees.<sup>111</sup>

There are many ways to teach the Church. As God continues to move in

marketplace ministries, awareness and comprehension will grow. Those drawn to such efforts must seek every opportunity to speak life to the marketplace and to encourage non-practitioners to embrace and encourage those already engaged. But local pastors and congregations and denominational organizations also need to grasp the high correlation between economics and Christian stewardship.

#### **E. Parachurch and Non-traditional**

Other efforts to reacquaint the academics in philosophy and religion with the moral foundations of economics are occurring through efforts such as the Acton Institute in Grand Rapids, Michigan. Acton was founded to reassert Biblical study of free market economics and then to help graduate students and their professors grasp the key role the Church must play in re-integrating the temporal and spiritual as pertains to the market.<sup>112</sup>

InterVarsity has begun an MBA division of its Professional School Ministries to engage students in graduate schools of business in the discussion and to network them with opportunities to serve in short term mission work acting as advisors to new or growing enterprises in developing economies.<sup>113</sup>

The list of venues and ministries attempting to inform the Church and world on the necessity to engage the marketplace has grown explosively over the past decade. New ministries are being birthed continually. Right now, no static survey of this movement can be conducted as things are changing almost day by day.

## **V. Economic Development and Business as Mission (BAM)**

There are several models and approaches for intentional Christian stewardship in economic development. Most prominent are microeconomic development (MED), small-to-medium enterprises (SME), overseas private equity (OPE), ministry funding and fair trade. As said before, each of these, when executed or orchestrated, must include an intentional proclamation of the Gospel of Jesus Christ. A good general overview of business-as-mission can be found in the *Introduction* in the book *On Kingdom Business* by Tetsunao (Ted) Yamamori and Kenneth Eldred.<sup>114</sup> But, working from the foundational work of others, Ken Eldred wrote the book, so to speak, in *God is at Work* (2005) on the following categories.

### **A. Microeconomic Development (MED)**

A number of Christian and secular non-government organizations (NGO's) are attempting to alleviate poverty in the starkest situations. Many are practicing in both rural and urban settings in the developing world, offering microfinancing (also called microlending) to help initiate home-based businesses that can stabilize the day-to-day cash flow of the most impoverished households. These borrowers are largely ineligible for commercial loans as banks see little profit potential, mostly due to the correspondingly high cost of administration. Many of these programs are supplemental to grassroots, informal credit unions that tend to operate as either Accumulating Savings and Credit Associations (ASCA's) and Rotating Savings and Credit Associations (ROSCA's)<sup>115</sup> in which the poor can borrow but also save for large expense events such as purchasing a goat or paying the bride price for the wedding of a daughter.

The most widely recognized and successful microlending institution has been a secular effort. Like some informal credit unions among the poor, Grameen Bank in Bangladesh, started in 1976, outgrew its informal status. Grameen has loaned more than \$4 billion to date and has a 98% repayment rate. Like most microcredit institutions, Grameen relies on peer group pressure and support to ensure high repayment rates. The Bank has more than three million customers, 95% of whom are women and most are illiterate. These women control 92% of the stock in the Bank. Grameen now supports more than 115 microlending organizations around the world, having made more than \$500 million in loans to a wide variety of other programs. Loans have included funding for "phone ladies" equipped with cellular telephones in rural villages. These entrepreneurs can charge for time usage and are often the only access to telecommunications for the entire village or rural area. Other programs have included loans to promote fish farming that have lifted more than 4,000 farmers out of poverty.<sup>116</sup>

While Grameen serves as a "best practice" model, hundreds of Christian NGO's are following the same model on a lesser scale, working through the local church, evangelizing through the loan officers or monitors and using peer pressure to uphold repayment rates. One of the more prominent is the Mennonite Economic Development Association (MEDA) which has been active in economic development for more than fifty years. MEDA offers the Sarona Fund, an investment fund in which philanthropists can receive a guaranteed annual return of up to 2.75% while providing funds to expand the program's microlending efforts.<sup>117</sup>

Other programs include Fallu in Zimbabwe, a \$7 million effort with more than

30,000 loans to date. This was begun by Food for the Hungry in 1991 and then spun off unto itself.<sup>118</sup> World Vision and Opportunity International conduct two other widely recognized programs.<sup>119</sup>

Microloans in MED are typically less than \$1,000 and are not meant to lift an entrepreneur's household into an emerging middle class. Rather, the objective is to stabilize the day-to-day income of those suffering abject poverty and running the risk of losing access to food on any given day (reducing "vulnerability"). These business folk tend to be street vendors and cottage industry operators with production and sales taking place within the local informal economy.

The living witness of capital being made available to help them help themselves makes the love of Christ known to the recipients of the loan funds. The Christian lenders also recruit loan managers from the local church to assess new loan applications and follow up on the repayment of outstanding loans.<sup>120</sup> As relationships grow between these loan officers and the customers of the lending institution, opportunities to share the Gospel are sought and many are led to Christ.<sup>121</sup>

A couple of concerns come to mind as MED has had a struggle with achieving sustainability without continued infusions of capital. As these loans are typically made to the poorest of the poor, perhaps sustainability is not so important as the ongoing funding being put into the operators' communities. Also, lenders should perhaps reconsider the righteousness of charging market interest rates in light of the fifteen times usury is mentioned in the Old Testament statements, especially as a moral concern when charged to the poor.

## **B. Small-to-Medium Enterprise (SME)**

I first learned of the classification criteria for SME development initiatives and Overseas Private Equity (OPE), below, from visiting professor Tetsunao (Ted) Ted Yamamori during a class at Asbury Theological Seminary (Wilmore, Kentucky) in January, 2005.<sup>122</sup>

It is commonly recognized that small-to-medium enterprises create the vast majority of new jobs and this holds true in the developing world (40-80%).<sup>123</sup> The function of Christian ministry or NGO involvement in SME operations, like MED, tends to be credit-oriented. Growth capital is often lacking in developing markets, especially for those operators hovering between the informal and formal markets. Though some commercial loans may be available, that availability is severely limited.

SME funding needs usually range from \$5,000 to \$100,000,<sup>124</sup> loaned at prevailing market lending rates for periods of three to five years. The issue of charging interest and factors for determining rates are of special concern for Christian efforts aimed at both compassion and sustainability.<sup>125</sup> Repayment rates tend to be around 90%. SME's, many emerging from microenterprise status, are often good equity investments that can take the business to the next level, such as expansion to export to global markets or growing in size and viability to gain access to additional funding through commercial credit or conventional equity funding.

Viv Grigg offers two examples of SME's in his book, *Companion to the Poor*. He cites the need for jobs for Christians in the slums of Manila to draw workers away from idleness and regression into alcohol abuse.<sup>126</sup> One example he gives is of a small



furniture manufacturer who buys cheap lumber and makes cheap furniture. It does not require much imagination to think that this operation could be expanded to manufacture for export markets and employ substantially more people with a round or two of affordable loans or a little equity investment. Grigg also sees the potential for light manufacturing at the expense of little more than a small welder to start a welding and fabrication shop.<sup>127</sup>

While a great deal of focus is being put on developing nations, the SME market is also ripe in the re-development of American neighborhoods and rural towns. John Perkins addresses domestic inner city redevelopment in *Restoring At-Risk Communities: Doing It Together and Doing It Right*. Perkins' organization, the Christian Community Development Association (CCDA), operates programs through alliances with local church and parachurch ministries.<sup>128</sup> This helps keep an evangelical focus and accountable oversight in place while raising the quality of life for predominantly ethnic neighborhoods.<sup>129</sup> Many of the CCDA's efforts are centered on SME's that can facilitate job training as well as providing income.

There is likely a place and opportunity in the American investment market (especially among Christians) for a venture fund specifically designed to partner with businesses emerging from the informal sector both domestically and abroad. As many economies of the world continue dramatic growth, SME's could serve as a means of ministry funding (see *Ministry Funding* below) and a place for professional volunteerism (see *Skills Development and Job Training* and *Volunteerism* below).

### **C. Overseas Private Equity (OPE)**

Again, this classification is offered by Ted Yamamori and Scott McFarlane (*Christianity Today*) who have a particular focus on economic development in Two-Thirds World countries. However, this model could also be applied domestically in economically depressed areas, both for inner city and rural re-development, such as in Appalachia. These companies are typically incorporated and require from \$50,000 to \$1 million or more in equity investment. Following a written business plan that includes an exit strategy for investors, they can typically qualify for commercial loans after the start up phase. The distinction between these and secular endeavors is these companies also have a ministry plan.<sup>130</sup>

The plan with many of these companies is to provide jobs and economic growth while standing as a witness to vendors, customers, employees, government officials and the surrounding communities. In the normal course of doing business, they conduct fair trade and fair treatment, act with integrity and support community development. Most will (and should) nurture a close relationship with the local church, where present, to ensure accountability and to overcome any possible perceived conflicts of ministry. Again, Perkins and CCDA offer glimpses of effective domestic application of such practices.

These endeavors are still rare internationally but they are proving to be a useful evangelization tool in the 10/40 window. Due to an unfavorable political climate in several developing and Islamic countries, conventional Christian missions and evangelization cannot be carried out overtly. Many of the governments, however, all but ignore the religious implications these companies may have if they bring a promise of

economic growth and greater access to international markets.<sup>131</sup>

Yamamori explains a “preparatory approach” to evangelism for such locations wherein results are often measured in a few converts during lengthy introductory periods. By this approach, employers, tentmakers (see below) and students can take part in a limited access country discreetly building relationships and protecting converts until they are able to safely make their conversion known.<sup>132</sup> Evangelization is carried out through the establishment of long term relationships with the constituencies named above. The compelling factor is the difference in ethic demonstrated by the owners and managers of these companies. That living witness, the impact of business operators who are loving and caring toward indigenous people and communities and act as responsible business managers, opens the door for the discussions about why these operators are different.

Most of these companies tend to operate under the radar of publicity about their ministries and goals due to the sensitivity of their political situation. They are typically under scrutiny as some missionaries have entered these countries under the false pretense of doing business and have used that front to immediately proselytize the local populous.<sup>133</sup> It is little wonder that local government and workers are suspicious of those who would practice deceit to spread a Gospel of Truth.

#### **D. Ministry Funding**

A broader discussion of the role of commercial enterprise is necessary as a great deal of the economic impact of business on Christianity is carried out in the day-to-day routine of our Euro-American work lives (and elsewhere). Tithes, offerings and sacrificial giving in the local church are most consistently a direct result of employee wages or retirement funding put in place during one’s career years, or that inherited from the marketplace efforts of prior generations.

However, here I limit the discussion to the more intentional direct and indirect facilitative efforts taking place to underwrite the funding needs of a myriad of mission efforts worldwide. For a general treatment on facilitating companies, see Steve Rundle and Tom Steffen’s *Great Commission Companies: The Emerging Roles of Business in Missions*.<sup>134</sup>

##### **1. Indirect Facilitation**

For the sake of discussion, I would here classify and include private professional practices (of law, medicine, accounting, counseling, etc.) as entrepreneurial and functionally operating as small businesses unto themselves. They are commercial endeavors producing cash flow streams and providing for the livelihood of their independent operators. Many business owners and professional practitioners are engaged in philanthropic giving to Christian churches, parachurch and missions organizations and other secular charitable organizations. Many do so not simply by making spontaneous donations but as on the ongoing and intentional exercise of economic ministry.

Individuals and foundations, many private or family controlled, contributed more than 85% of charitable giving in the United States in 2003.<sup>135</sup> Much of those donations were destined for use in expanding the Kingdom of God or secular efforts aimed at education, community development, environmentalism, recreational development and so

on. Most small foundations have relatively narrow foci in the types of projects they will fund. Some have established recipients to whom they contribute on a consistent basis and level. Others may only fund limited-term projects or practice some blend of the two approaches.

As an employee in the advancement department of one of the largest theological seminaries in the United States, I have been witness to substantial sums of money given to the institution by private individuals, both in cash and as stock gift transfers. Often the stock gifts are equity shares in companies largely owned or managed in part by the donor. By intentionally giving to the seminary, these donors are contributing to the ongoing theological education of pastors and leaders for the church for several decades to come. The number of such individuals is enormous in the Western nations and the amount of money staggering as nearly forty percent of all philanthropic giving is to religious organizations.<sup>136</sup>

## **b. Direct Facilitation**

A growing facet of funding for Christian mission is the direct facilitation model. These are businesses established (or ultimately converted) for the express purpose of advancing the Kingdom of God by direct participation in a particular ministry and its financial provision.

One of the best known examples is Pura Vida Coffee. Started by a former Microsoft employee and a missionary, Pura Vida is dually located with offices in Seattle and the Caribbean. Its intent is to conduct fair trade with local coffee growers while funneling profits back into ministry to the indigenous at-risk children and families in Costa Rica.<sup>137</sup>

Another such company is U.S. Plastics. Founded by Stanley Tam in 1936, the stock of the company was eventually transferred to a family foundation to facilitate charitable giving specifically to the Overseas Mission Society (OMS).<sup>138</sup> As of 1969, U.S Plastics was contributing more than \$1.5 million annually to OMS's international mission budget.<sup>139</sup>

The above types of enterprises are given many identifying labels including venture philanthropy, Kingdom commerce, Great Commission companies, Kingdom entrepreneurship, holistic business, Kingdom companies, entrepreneurial tentmaking and business as mission.

## **VI. Marketplace Ministries**

Stewardship extends beyond material wealth. It also includes the gifts, talents and provisions God has given each person. Specifically, Ephesians 4 speaks of the gifting and use of spiritual gifts for the building up the body of Christ, His church. Jesus' parable of the talents in Matthew 25 implies culpability on the part of the believer in using our available resources wisely and justly. Our participation in the marketplace is a major focus of our life. It is important that we recognize how, as stewards of God's grace, we should be conscious of and intentional about the outworking of our Christianity in our workplace and business practices.

### **A. Tentmaking**

The term tentmaking is in reference to the skilled labor practiced by the Apostle Paul (Saul of Tarsus), along with Aquila and Priscilla (Acts 18:2-3), as a means of self-support during the years of his itinerant ministry to the early church. The application in the workplace today is of those Christian professional employees intentional about carrying out ministry on the job.

Many of these are foreign nationals willing to take cross-cultural assignments with transnational companies in limited access countries as employees or entrepreneurs for the ultimate purpose of evangelization.<sup>140</sup> However, there are many taking on this title in domestic companies as well, witnessing to co-workers and holding daily or weekly prayer meetings and Bible studies.

Due to their overt witness, many tentmakers are involved in online discussions, on workplace ethics in general and the ethics of workplace ministry, like *Scruples.net*. This includes open discussion forums as well as materials on spirituality in the workplace, a small business forum, business and mission, ethics in business, enterprise and community development and ministry in the marketplace.<sup>141</sup> Christianity Today also has a portion of their web site committed to workplace ministry.<sup>142</sup>

### **B. Discipleship Ministries**

There are a number of web-based marketplace ministries popping up as the church begins to recognize the need for theological education among the non-professional church practitioners (as opposed to theologically trained professional ministers or parachurch administrators). Additionally, more and more churchgoers are questioning their roles and hoping to live out the Christian ethic in the workplace (*see Witness - Market Behavior* above).

Discipleship ministries, like Connecting Business Men to Christ (CBMC), intent on "present[ing] Jesus Christ as Savior and Lord to business and professional men and...develop[ing] Christian business and professional men to carry out the Great Commission,"<sup>143</sup> and the Greater Orlando Leadership Forum (GOLF), are just two examples of numerous organizations attempting to help Christians in the marketplace align their career and their faith in significant ways. GOLF assembles business employees from the Orlando, Florida area in a nine-month course that includes nationally and internationally recognized guest speakers presenting on leadership from a Christian

perspective.<sup>144</sup>

Some of this would seem to be the result of more people recognizing the seven day-a-week calling of Christian living resulting in them bringing more and more areas of life under the scrutiny of their Christian “profession.” A good example of this is the rise of organizations dealing with Christian stewardship in handling wealth by godly principles. Two examples include *The Gathering*, a “safe haven” for those who have accumulated substantial wealth and give \$250,000 or more annually,<sup>145</sup> and, *Generous Giving*, aimed at ministry to the wealthy to inform Christian philanthropy.<sup>146</sup> Neither organization receives charitable donations from their “clientele,” having been started by their peers who recognize the frenetic clamor for donations at the door of the rich.

### **C. Skills Development and Job Training**

Another form of stewardship is in the sharing of specific skill sets and knowledge. This often occurs by intention through mission and marketplace ministry efforts. Some skills are harder to come by than others. One should share their skill (giftedness, talents and specialized training) by direct use (see *Volunteerism* and *Mentoring* below), by training others, or both. Obviously some skills do not transfer easily or well without extensive prerequisite training, such as the disciplines of medicine and engineering. Other skills and abilities can and should be shared for the sake of helping those in need however possible.

### **D. Leadership Development**

Perhaps most prevalent, beyond Bible study, is the push by mission organizations to bring leadership training to the Church and developing world. Leadership theory and practice can be quantified well enough to help others better organize their (economic) development efforts and improve their self-governance. Though the argument of leadership by nature versus nurture continues in the academic environment, the study of leadership over the past century and a half has helped create teachable systems for use in new church plants and improving the effectiveness of those already in existence. Resources like Ted Engstrom’s *The Making of a Christian Leader* (1976), J. Robert Clinton’s *The Making of a Leader* (1988) and Henry and Richard Blackaby’s *Spiritual Leadership: Moving People on to God’s Agenda* (2001) are representative of the best available writings in Western Christian leadership development. However, as concepts do not necessarily translate well transculturally, there is yet much work to be done to collect and interface leadership development materials from around the world.

Many mission agencies and parachurch organizations offer leadership development training to church leaders. These include missions groups and ministries of every size, both international and domestic, focused on marketplace outreach, counseling, training and parachurch administration. Some examples include GO InterNational,<sup>147</sup> located in Wilmore, Kentucky which provides speakers to pastors’ leadership development conferences around the world, Asbury Theological Seminary (also in Wilmore) which offers a Master’s degree in Christian Leadership,<sup>148</sup> and GOLF, mentioned above.

## **E. Management and Economic Training**

Less available is training designed for the church in management and economic theory, systems, practice and theology. These fields will likely become increasingly important as parachurch ministries and business-as-mission efforts blossom. Having been in business, I can see how basic administrative skills, budgeting, time management and human resources are issues lacking serious attention in many ministry efforts. Also, the foundational aspects of economics, especially its cause and effect relationships, are enormously ignored within the Church.

Performance in these disciplines will impact the witness of Christian endeavors in positive or negative ways, depending on our diligence in conducting economic analysis, meeting managerial needs and carrying out orderly, well-prepared execution. Even pastors should be required to engage a minimum amount of managerial and economic training so as to be capable of administering their charges. An excellent resource for anyone in a leadership, administrative or management position is *Management of Organizational Behavior: Leading Human Resources* (8<sup>th</sup> edition, 2001) by Paul Hershey, Kenneth H. Blanchard and Dewey E. Johnson. Any of a number of foundational economic texts will suffice to introduce economic theory and practice.

Fortunately, ministries like John Perkin's Christian Community Development Association understand that economic development includes people development. Skills training, including management (with an economic component), is an essential part of their program for revitalizing depressed inner city areas.<sup>149</sup> The Church, and especially business owners and professionals, should seek to emulate or work alongside existing government programs including the Small Business Development Centers (SBDC)<sup>150</sup> located in every major metropolitan area and the Service Corp of Retired Executives (SCORE).<sup>151</sup>

## **F. Technical Training**

In addition to the need for leadership development and managerial skills training, increasing knowledge is invaluable in developing economic situations. The Church has access to technical expertise in literally every known field including accounting, engineering, manufacturing, import / export, agriculture, marketing, medicine, law, education and so on. That expertise must be stewarded to benefit the Church and the world. Often, technical expertise in a very limited number of fields (construction and agriculture come to mind) is all that are recruited for many short-term mission trips. The Church needs organizations that can recruit and pay teachers in more complex fields to ensure adequate development in areas of need. Often this could draw on the pool of Christians retiring in various technical fields to serve one-year assignments in foreign places. Vice versa, more Christian academies could be established outside the United States to help alleviate costs and, just as many students come to American universities from industrialized nations now, students could be brought from other developing areas to accommodate the greatest impact. One secular effort that could serve as a model is Peace Corp, which offers technical training, primarily in agriculture and land use, through a sponsored and voluntary effort. A Christian entity could work in this manner to help entrepreneurs gain expertise for marketing, product development, production

techniques, and so on.

### **G. Volunteerism**

Increasing numbers of organizations aimed at business persons, especially in the West, are soliciting their clientele to participate in short term mission trips to address many of the issues in this section. Increasingly, the Western Church is sending its brain trust into developing economies to assist with and accelerate development. At the very least, those with developed skill sets should seek to find how they might contribute, even in small ways, to the alleviation of poverty and suffering in developing countries and in their hometowns.

### **H. Mentoring**

As a core principle of Christianity, discipleship involves both the learner and the mentor. Those who have grown in Christ have an obligation to nurture those young in Christ and to hold those more mature accountable. These relationships can take on dimensions in all areas of life as Christ pervades. Though spoken to only slightly here, mentoring is perhaps the single most important activity of Christians, and is especially pertinent in the public arenas of politics, education and business where visibility and influence can be far reaching.

## Conclusions

The first conclusion I have reached in this exercise has been to recognize the difficulty of trying to approach such a broad topic. The roles of the marketplace and economics in the mission of God are difficult to summarize in such a short amount of time and space. I do, however, believe I have achieved my aim of creating a broad overview without descending into overly cumbersome minutiae or seeking to be topically comprehensive (which would quickly have proven to be equally impossible). The isolation and development of particular topics within this framework will require much more effort and time and be the fodder for lifelong pursuit.

The second conclusion is that the education of the Church (including the theological academy) is largely lacking, overtly at least in late modernity, in addressing economic issues. For the most part, economics has been relegated to the concern of social scientists and stripped away from its moral origins in philosophy and religion. This is due much to the bifurcation of Western life spoken to in Sider's *The Other Six Days*. However, the current movement of God in the market place appears to be in the process rectifying the situation and forcing the conversation into the boardroom and cubicle, the theological academy and the pulpit.

Third, a more thorough treatment of the topics included here is needed. Ken Eldred's excellent work in *God is at Work* is the best overview of the business-as-missions movement yet still comes up short on several key lines. First, his focus is narrow in almost exclusively viewing business-as-mission as applicable in developing countries. Many of the same models and approaches could be used effectively in revitalizing economically depressed areas within advanced countries as John Perkins has shown with CCDA in the inner city. The rural south and Appalachia also offer at-hand needs that are very accessible for short term mission work and academic focus.

Eldred, like most practitioners, seems to fret perhaps a bit too much over sustainability at the lowest levels of business-as-mission in microeconomic development. It is almost as if they can leave no room for charitable work. Perhaps some communities will need repeated capital infusions to lift the local economy before sustainability becomes a realistic goal. John Wesley's journal reveals a bit of insight with a model he instituted himself:

*Tuesday, November 25 (London).—After several methods proposed for employing those who were out of business, we determined to make a trial of one which several of our brethren recommended to us. Our aim was, with as little expense as possible, to keep them at once from want and from idleness, in order to which, we took twelve of the poorest and a teacher into the society room where they were employed for four months, till spring came on, in carding and spinning of cotton. And the design answered: they were employed and maintained with very little more than the produce of their own labor.<sup>152</sup>*

My point is illustrated by the latter half of the last sentence in that these workers' poverty was alleviated by their own labor and "with very little more." Their economic fix was focused on the resolving the immediate problem of their poverty, not the absolute abandonment of charity (sustainability).



Eldred also lacks thorough exploration of alternative and creative models, overlooking instances of direct financial support of mission work like OMS that operates on the profits of U.S. Plastics. There is also the possibility of creating employee-owned businesses or those created from the outset for leveraged impact, like Pura Vida coffee, but in a domestic setting where prohibitions to market entry are considerably less than in remote locations. Here I am thinking of enterprises that could fund HIV/AIDS hospitals and orphanages in foreign locales which currently have a minimal available labor force.

A fourth conclusion would be, through the eyes of the missiologist, especially as concerns contextualizing the Gospel, the recognition of the marketplace as possibly the only truly universal analogy of redemption. The exchange between God and man carried out as any transaction for the good and pleasure of both needs development. I think it is an analogy worthy of serious study for the presentation of the Gospel. Even Jesus spoke of Himself as Bread, a temporal and often market-related, economic commodity.

My fifth conclusion is the need for a clear and current study of John Wesley's (and others') theology of economics. With encouragement from Dr. Ken Collins, Professor of Historical Theology and Wesley Studies at Asbury Theological Seminary (and hopefully with his continuing input), I intend to embark on this immediately. This, hopefully, will serve as a prelude to a comparative study of the modern development of theologies of economics across the major traditions of the Church.

There are three key points that must be grasped as one walks away from this thesis. First, the practices of economics is central to the mission of God. Second, the Church must combat its tendency to follow the world instead of following Christ. The latter should not be seen as compulsion to abandon the world but to redeem its institutions and structures for God's Kingdom rather than blindly buying into them.

Third, the Church, especially in the West, must come to terms with and begin to resolve its political bifurcations. The division caused by the tension between the expedient response to very real human suffering and the systematic and stepped necessity of creating sustainable solutions must not be allowed to continue unabated. Through the creativity of God, the reconciliation of effective methodologies and unresolved need must be searched out. Economics play an enormous role in the teachings of Jesus on righteousness being restored to the world. We must be willing to embrace seemingly divergent views of political and economic governance to glean the best attributes of the cooperative efforts of collectivism and the economic growth potential of free markets. The complexity of systemic issues cannot be met with simple solutions or platitudes. Very often, solutions that work in one context will be entirely without merit in another. Great wisdom and patience is needed to guide the Church as it seeks God's way of redemption for all creation and especially in bringing relief to the poor.

The marketplace is pervasive and complex. It reaches every corner of the earth and challenges the Church toward cooperation and critical engagement. We must address the ongoing problems of poverty and inequality, especially as a means of grace to present a living Gospel of *shalom* and to make disciples of all nations. And in the face of the tensions and difficulties, lest we fear, we must remain faithful and remember, in all these things, as we seek economic justice for all people, we will see Christ at work.

## NOTES

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<sup>1</sup> I have chosen to use the conventional “holistic” as it addresses the entire life, or organic nature, of human beings and how Christian mission must address both temporal and spiritual needs. Some Christian writers have sought to popularize the use of the recently invented “wholism” to help differentiate between Christian missional efforts and the New Age use of holism. See Evvy Campbell, “Response to David Hesselgrave,” *Bulletins*. (Wheaton, IL: Evangelical Mission Society, Spring 1997). Accessed December 4, 2004; available at <http://www.missiology.org/ems/bulletins/hesselgrave.htm>

<sup>2</sup> Rich Lusk, “Aiming at Shalom: The Church’s Mission of Justice and Mercy” Accessed March 1, 2006; available at <http://www.hornes.org/theologia>.

<sup>3</sup> The Lausanne Committee for World Evangelization, “The Lausanne Covenant” (Lewisville, TX: Kingdom Business International, 2003). Accessed October 8, 2004; available at <http://www.kbinternational.org/about/Lausanne.htm>.

<sup>4</sup> This would be generally characteristic of American Christian fundamentalist teachings on the Rapture, such as by J. Vernon McGee commenting on Romans 5:9 as being saved from the wrath to come. J. Vernon McGee, *Thru the Bible, Volume IV: Matthew through Romans* (Nashville, TN: Thomas Nelson Publishers, 1983), 677.

<sup>5</sup> This was asserted and popularized by Richard T. Ely, a leading member of the “social gospel movement” in the 1880’s and a founding member of the American Economic Association, and fed into the American progressive movement led by Christian economists with strong social science leanings. It became something of a secular religion which found sympathy in the economic theories of John Maynard Keynes. Robert H. Nelson, “What is Economic Theology?” (Metanexus Institute via Metanexus Online, 04/10/2003) available at <http://www.metanexus.net>.

<sup>6</sup> Tetsunao Yamamori, “Toward the Symbiotic Ministry: God’s Mandate for the Church Today” (Princeton, NJ: Missiology, An International Review, Vol. 3, No. 3, July 1997), 267.

<sup>7</sup> BibleWorks for Windows (Version 5.0.034a), “The Friberg Analytical Greek Lexicon: Entry 28528, *charis*” (Norfolk, VA: Bibleworks LLC, 2001).

<sup>8</sup> Yamamori, 270.

<sup>9</sup> *ibid.*

<sup>10</sup> *ibid.*, 271

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<sup>59</sup> Tanner, 13.

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<sup>62</sup> Grabill *et al*, 7.

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<sup>81</sup> *ibid.*, 122f.

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